

ISLANDS TRUST Housing Needs Assessment

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Housing Needs Assessment

British Columbia

Prepared for:

Islands Trust
4 – 121 McPhillips Ave
Salt Spring Island

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Prepared by:

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Executive Summary

The Islands Trust Housing Needs Assessment was prepared by Urbanics Consultants Ltd. Housing needs have been assessed for each of the Trust areas participating, including all areas except Bowen Island. This report aims to provide a comprehensive analysis of housing needs in the Islands Trust Areas.

The study is undertaken to meet the requirements of the British Columbia Housing Needs Assessment regulations, using the methodology provided by the Province in the summer of 2024.

Key Findings

	5-YEAR PROJECTION	20-YEAR PROJECTION
BALLENAS-WINCHELSEA	0	0
DENMAN	109	359
GABRIOLA	367	1,196
GALIANO	132	426
GAMBIER	27	83
HORNBY	102	339
LASQUETI	55	156
MAYNE	110	330
NORTH PENDER	208	643
SALT SPRING	821	2525
SATURNA	44	143
SOUTH PENDER	24	75
THETIS	29	86
STUDY AREA TOTAL	2,028	6,361

The key findings are the assessed housing needs of each area under study, including housing needed to address deficits in homelessness, households experiencing extreme unaffordability (Extreme Core Housing Need), projected population changes, achieving a healthy rental vacancy rate, as well as a buffering 'demand factor' provided by the province for municipalities. These projections provide a province-wide comparison of housing needs for all

regions and municipalities. In the case of subject Islands Trust Areas, the total is 6,361 units between 2021 and 2041.

This housing need is primarily driven by population growth projections, based on the Province's projections on fertility, mortality, in-migration, out-migration and household formation over the coming decades for regional districts. While these projects are based on apportionment of regional districts down to island values, an alternate population projection has been provided in Section 4 based on more fine-grained demographic analysis.

The report additionally includes information assembled with the assistance of the Islands Trust on efforts to implement the findings of the previous housing needs assessment, key areas of housing need for seniors, renters, families, affordability, homelessness and near-homelessness and those with special needs, as well as information on the benefits of having housing near transportation infrastructure that supports walking, bicycling, public transit, and other alternative modes of transportation.

Table 1: Housing Needs Summary

	Component	A. Extreme Core Housing Need	B. Persons Experiencing Homelessness	C. Suppressed Household Formation	D. Anticipated Growth	E. Rental Vacancy Rate Adjustment	Total New Units – 20 years
Thetis	20 Year	0	2.21	16.92	66.18	0.34	86
South Pender	20 Year	0	1.16	20.5	52.6	0.25	75
Saturna	20 Year	3.06	2.16	52.7	84.53	0.92	143
Salt Spring	20 Year	119.76	57.35	384.09	1947.96	16.06	2525
North Pender	20 Year	10.52	12.7	132.58	484.64	2.85	643
Mayne	20 Year	0	6.79	38.52	283.65	1.42	330
Lasqueti	20 Year	13.75	1.48	85	54.75	0.92	156
Hornby	20 Year	12	5.87	97.41	221.8	1.93	339
Gambier	20 Year	0	14.26	28.93	39.6	0.5	83
Gallano	20 Year	18.96	6.89	134.84	262.98	2.1	426
Gabriola	20 Year	43.72	26.94	231.81	889.14	4.52	1,196
Denman	20 Year	6.04	7.12	98.67	246.23	1.42	359
Ballenas-Winchelsea	20 Year				0.37		0

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1. Introduction

Urbanics Consultants Ltd. has been retained by the Islands Trust to create a housing needs report for the non-incorporated Islands Trust Areas of the Strait of Georgia . This report will provide an analysis of the housing needs of the trust areas under the structure provided by new provincial regulations issued in 2024 for 5-year housing needs assessments.

The Consultant crafted this report from study and analysis of data provided by BC Stats, Statistics Canada, CMHC, and the Islands Trust, as well as information provided by the community and stakeholders.

The core of the study is an examination of the housing needs of the Islands, using the methodology created by the Provincial government in 2024. This study examines housing needs over the period 2021-2026 and 2021-2041 based on data provided by the Census, CMHC, BC Stats, and other sources.

This methodology combines 6 parameters:

- Households in Extreme Core Housing Need (spending more than half their income on housing)
- Regional counts of homeless residents
- Estimates of the number of households not created due to high housing costs (estimated by comparing household formation rates by age and tenure to 2006)
- Anticipated household growth drawn from BC Stats municipal and regional population forecasts.
- An adjustment to incorporate a number of units equivalent to the number of units required to achieve a healthy 3% rental vacancy rate.

- The “demand buffer” also referred to as ‘additional local demand,’ a ratio calculated by the Province for each municipality. (does not apply to Islands Trust areas)

Table 2: Housing Needs Summary

	5-YEAR PROJECTION	20-YEAR PROJECTION
BALLENAS- WINCHELSEA	0	0
DENMAN	109	359
GABRIOLA	367	1,196
GALIANO	132	426
GAMBIER	27	83
HORNBY	102	339
LASQUETI	55	156
MAYNE	110	330
NORTH PENDER	208	643
SALT SPRING	821	2525
SATURNA	44	143
SOUTH PENDER	24	75
THETIS	29	86
STUDY AREA TOTAL	2,028	6,361

As part of the housing needs assessment process, the consultants have assembled information from statistics, stakeholders, surveyed members of the public, local government and First Nations to develop insights about key areas of local need, including housing for seniors, homeless residents, past housing needs assessments, clean transportation, family housing, affordable housing, accessible housing and housing for residents with special needs.

Study Limitations

As with all studies of this sort, a number of forecasts and assumptions regarding the state of the economy, the state of future competitive influences, and population projections have had to be made. These forecasts are made with great care and are based on the most recent and reliable information available. Nonetheless, the following concerns should be kept in mind.

Data Sources

Data and statistics for the report were sourced from a variety of government sources (federal, provincial, regional, municipal). One of the key limitations of this study is that Census data reflects 2021 conditions. These are now 3 years out of date and will be replaced by new data in 2026-2027 when a new Census is conducted. Census statistics for Housing Needs Reports are generally drawn from the 'population in private households' which is a subset of the total population figure readers may be more familiar with. Additionally, Census data is subject to random rounding up or down, so any figures from the Census should be read as plus or minus 10.

Scale

It is unfortunate that for smaller jurisdictions the full set of data that might otherwise be available for major metropolitan areas is unavailable. The survey size of some communities and some populations may suggest greater hesitance in interpreting results, especially for small cross-tabulations, which are only drawn from 25% of Census returns. CMHC does not provide annual rental market data for urban areas with less than 10,000 residents, and for excluded areas the provincial 2021 rental vacancy rate has been used. Many Islands Trust Areas are quite limited in population and data quality suffers from these effects.

Covid-19

2021 was perhaps the most peculiar year in living memory for demographics. The Covid-19 Pandemic had massively changed economic activity 2020-2022. Pandemic response had injected large amounts of public money into the economy, including the Canada Emergency Response Benefit (CERB) funds paid to out-of-work residents. The Canada Emergency Wage Subsidy (CEWS) kept businesses afloat with money they may have not earned without the pandemic. Shrunken employment for 2020 tended to disproportionately affect lower income households, biasing income statistics upward from normal-year levels and reducing the effects of poverty compared to years before or since.

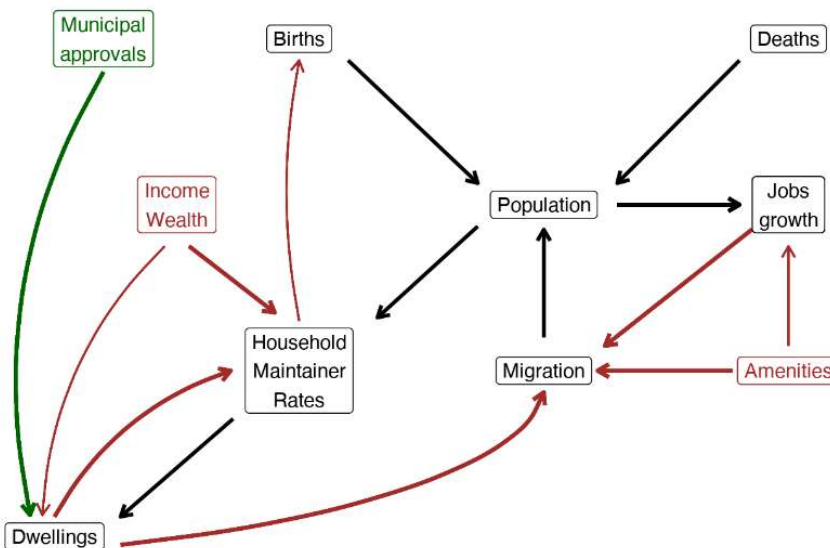
Methodology

The methodology for calculating housing needs is one provided by the province. It is not a market-based measure, and its outputs do not imply that anyone will be able to afford and build the housing estimated to be needed. It does include a 'demand factor' for municipalities, however this multiplier is a black-box number provided by the province with minimal explanation other than that it is supposed to reflect housing demand. The housing needs methodology is, though, multi-faceted, and does include concerns such as homelessness, suppressed household formation, rental vacancy rates, and projected growth.

Population projections are a tricky tool to use for forward planning purposes. In this case, population projections are for municipalities an average of regional and municipal growth rates, while for unincorporated areas they are apportioned from regional estimates. The Province's population projection system, P.E.O.P.L.E estimates future growth rates in part from past migration rates, a practice that tends to bake past planning decisions into future growth projections in any jurisdiction where planning decisions may have constrained growth.

Figure 1: Population Model Circularity

Population and housing growth model with missing pathways and policy lever



Source: Bergmann, Jens von & Nathan Lauster, <https://doodles.mountainmath.ca/posts/2022-04-26-planning-for-scarcity/>

Report Structure

1. Introduction

The Introduction provides the headline findings, overall objectives for the study, the methodology, and key limitations.

2. Community Context

This section examines some basic geographic and demographic facts about the community being examined.

3. Housing Needs Projections

This section provides the calculations of housing need as required by the Province.

4. Previous Report Implementation

This section describes efforts to implement the previously most recent housing needs report.

5. Alternative Population Projections

Provides an alternative population projection more grounded in the specific demographics of the 2021 Census for the Islands Trust Areas.

6. Key Areas of Local Need

Identifies key housing concerns within the community from findings from the analyses, stakeholder consultations, and surveys.

Appendix 1: Additional Demographic & Housing Statistics

This provides additional tables and charts portraying the overall demographics of the community and housing statistics.

Appendix 2: Community Survey

Provides a brief summary of engagement exercises and key takeaways from the community survey.

2. Community Context

Location

The Islands Trust includes 14 Local Trust Areas, groups of Islands in the Strait of Georgia, of which 13 are included in this study¹: Each island trust area is group around a main island as well as numerous surrounding islands and collectively represent more than 30,000 residents.

- Ballenas-Winchelsea Islands
- Denman Island
- Gabriola Island
- Galiano Island
- Gambier Island
- Hornby Island
- Lasqueti Island
- Mayne Island
- North Pender Island
- Salt Spring Island
- Saturna Island
- South Pender Island
- Thetis Island

The Islands Trust is a unique government structure in British Columbia, crossing the jurisdictional lines of multiple regional districts in order to preserve and protect the unique environment and amenities of the Islands. The islands are possessed of wonderful natural amenities including a warmer, dryer climate, delightful scenery, and their location in many cases in the exurban ‘human watersheds’ of the Lower Mainland, Nanaimo, and Greater Victoria means that they are subject to intensive economic pressure for development, notably in the form of retirement homes, vacation homes, second homes, and just general living.

¹ Bowen Island has opted to conduct their own Assessment

In the context of post-war suburbanization, increasing affluence, and reduced relative travel costs, this led to increasing demands for the subdivision and development of the islands both as places for living as well as places for rest, relaxation, and tourism. Historically, much of the islands had been parcelled out through pre-emption, ensuring that there was substantial private land ownership as well as economic interest in potential development.

Figure 2: Islands Trust Region



Source: Islands Trust

As such, the Islands Trust has had a goal of moderating development since its creation in 1974. However, moderating the physical change of the community does change the underlying economic desirability of the location, and in many cases can enhance it. In this situation, the Islands have increasingly been caught between conflicting goals – high construction costs, attractive real estate and access to the larger metropolitan economics have led to steadily increasing rents and purchase prices, while the policy goal to preserve open space, avoid further ecological impact, and preserve the charm and character of island communities inhibit the economic feedback that restrains those costs.

The geography of the islands has further housing market impacts. A key constraint is supply, trades and other labour access. This is driven by two

factors – the high cost of on-islands living and the requirements for off island labour and supplies to be transported by ferry. Not only does this raise the direct cost of island construction, service and maintenance, it requires visiting construction and maintenance workers to spend substantial time in transit, reducing overall labour productivity substantially. For example, to build or renovate a house on Hornby Island requires two ferries to get from Vancouver Island and can including wait and buffer time consume 3-4 hours of a typical workday. These conditions limit the ability of the housing market to respond to demand to live in island communities.

Demographics

As noted in the 2021 Islands Trust Census Profile, the population of the Islands Trust Areas in 2021 was 30,510, or 26,254 outside of the study area. This is a 16.4% increase over the population found in the 2016 Census and was the largest census population gain since the 1996 Census proportionately. Since 2021 the population of the islands has grown further at a continuingly rapid pace compared to historical rates of growth, to nearly 31,000 inside the study area², an 11% growth between 2021 and 2024. This sort of pace of growth is a great strain on communities across Canada, and creates new housing needs that old systems of housing provision are not necessarily equipped to support.

Across the study area in 2021 per Statistics Canada:

- 9% of the population are under 15 years old (14% BC-wide)
- 52% of the population are 15-64 ('working age') (65% BC-wide)
- 39% of the population are 65 or older (20% BC-wide)
- The median age is 60 and is highest on South Pender and Saturna (64.6) and lowest on Lasqueti Island Trust Area (52.9). For BC overall the median age is 42.9

Study area population is apportioned among 12,862 households (2.0 people per household), including 8,076 families (2.4 people per family). Of those 12,862

² Modelling via Sitewise Analytics

households, 10,677 (84%) are owner-occupied, compared to 16% that are renter occupied.³ Of families, 1,835 are married and common-law couples with children and 869 are one-parent families.

An uncommonly high percentage of study area households are 2 person (73%) compared to BC overall (55%), while larger households are comparatively less common, reflecting the large population of older adults.

Islanders in the study area have an average individual income of \$51,694, with a median individual income of \$35,716, compared to BC overall where the average individual income is \$54,450 and the median is \$40,792. Households have average incomes of \$92,749 (median \$67,461) compared to \$108,600 (median \$85,505) seen in BC Overall. 1,149 residents were below the low-income measure, and 4,252 residents were below the low income cutoff

There are overall 17,875 private dwellings in the study area of which 12,861 are occupied by usual residents (72%), with 5,014 dwellings unoccupied or occupied by temporary residents.

For study area occupied dwellings, 11,507 are single detached houses, or 89% of the occupied dwellings stock. There are additionally 231 semi-detached houses, 195 row houses, 284 duplex units, 115 apartments (all under 5 storeys) 469 movable dwellings and 15 'other single-attached houses'. Overall density is 25 dwellings per square kilometer.

Some key considerations for the housing needs of the communities include the condition of the housing itself

- 9% of study area households require major compares (6% province wide). This is sometimes referred to as adequacy.
- Only 5% of the housing stock in the area was built between 2016 and 2021, compared to 9% province-wide
- 19% of dwellings have 1 or fewer bedrooms, similar to BC overall.

³ Some stakeholders engaged are of the view that many rental households are under counted by Statistics Canada given informal or irregular rental relationships.

- 2% of households have more than 1 resident per room, compared to 3% in BC overall
- 5% of households have unsuitable housing, which is defined by the census as having enough bedrooms for the size and composition of the household. This compares to 6% of households in BC

Population mobility is an under-discussed feature of local demographics. 41% of 2021 residents had moved in the last 5 years, including 11% of residents who moved locally, 23% who moved from elsewhere in BC, 5% who moved elsewhere in Canada, and 2% who moved from abroad. This is a similar rate of moving to BC overall (44%).

The top five occupation categories in the study area were:

- Sales and service occupations;
- Occupations in education, law, and social community and government services;
- Business, finance and administration;
- Art culture, recreation and sport

However, the top five industries were

- Construction
- Professional, scientific and technical services
- Retail
- Health care and social assistance
- Education

Of the 10,976 workers in study area, fully 35% worked at home (23% BC-wide), 20% had no fixed workplace (15% BC wide) and 45% worked at a usual location (62% BC-wide). 84% of workers worked in their own census subdivision (electoral area or municipality), compared to only 55% BC wide. 79% of

commuting residents commute by car, while 3% take transit, 8% walk, 3% cycle, and 3% travel by other methods. Among these commuting residents fully 56% work within 15 minutes of their homes, compared to only 32% BC-wide.

In terms of top-most education for those 15 and over:

- 9% of residents have no diploma, certificate or degree (13% BC-wide)
- 25% have a high school diploma or equivalent (29% BC-wide)
- 66% have a post secondary certification (57% BC-wide)
 - 8% have a apprenticeship or trades certification (8% BC-wide)
 - 18% have a non-university certificate or diploma (17% BC-wide)
 - 2% have a university certificate or diploma below Bachelors (4% BC-wide)
 - 37% have a bachelor's degree or higher (29% BC-wide)

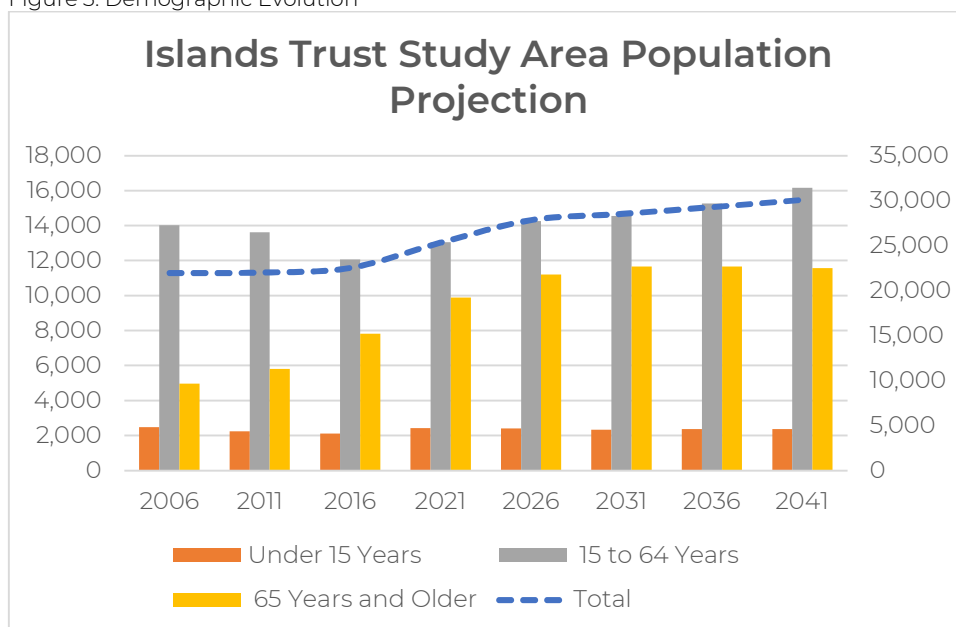
In Section 5, demographic projections have been provided by the consultant with a finer degree of accuracy than those used in the BC HNR method.

Over the period 2006 to 2021, the Islands Trust Areas have seen several common phenomena:

- Declining proportion of youth
- Increasing proportion of senior citizens
- Increasing overall population, especially between 2016 and 2021

These are typical demographic patterns seen in communities across Canada and British Columbia, however they present challenges as the existing housing stock may not be suitable for declining family sizes or increasing populations of senior residents.

Figure 3: Demographic Evolution



Source: BC Stats P.E.O.P.L.E. Projection, Urbanics Consultants
 Note: Projection Constructed from Regional Data and Trust Area Existing Population Cohorts.

BC Stats population projections are an important component of housing needs projections⁴. The Trust Areas for this study are anticipated to see some population growth, expanding the population base by a total of 19% between 2021 and 2041 (0.87 % per annum). This is compared to BC at a rate of 38% (1.6% per annum average). The figures used for the housing needs projections themselves are based on cruder apportionments of regional district growth per the BC HNR method, however they tend to show stronger growth based on regional district demographic characteristics.

The over 65 population is projected to grow until 2031 while the under 15 age group will hold steady. The 15-64 age cohorts are anticipated to grow by 24% in that time, continuing to increase indefinitely. These estimates largely assume that demographic patterns remain relatively similar now into the future. While demographic factors are largely outside policy control, they are still affected by planning choices.

⁴ For Unincorporated, HNA Method population growth is apportioned by current population share of regional district population

Table 3: BC Stats Population Projection for Trust Areas

Population Projection	2021	2026	2031	2036	2041
Under 15 years old	2,430 (10%)	2,397 (9%)	2,332 (8%)	2,370 (8%)	2,362 (8%)
15 to 64 years old	13,050 (51%)	14,252 (51%)	14,549 (51%)	15,257 (52%)	16,169 (54%)
65 years and older	9,880 (39%)	11,205 (40%)	11,653 (41%)	11,660 (40%)	11,566 (38%)
Total	25,345	27,853	28,536	29,288	30,096
Population growth rate					
5-year growth rate		9.90%	2.45%	2.64%	2.76%
Annual average growth rate 2021 to 2041	0.86 %				

Additional Demographics

Please refer to Appendix 1 for additional demographic and housing statistics from the 2021 Census, BC Assessment, BC Housing, among other data sources.

3. Housing Needs Projections

Assessed Housing Needs

The following tables calculate the 20-year and 5-year housing need by the methods specified by the Province in the summer of 2024.

They were created by the consultants based upon the Province's 2024 Housing Needs Assessment Methodology.

It is built from six components:

- Supply of units to reduce Extreme Core Housing Need
- Supply of units to reduce homelessness
- Supply of units to address suppressed household formation
- Supply of units needed to meet household growth over the next 5 to 20 years.
- Supply of units needed to meet at least a 3% vacancy rate.
- Supply of units needed to meet local demand (municipalities only)

Like all models, this method is a compromise between several goals and constraints (such as accuracy, detail, data availability, and suitability for widespread use and further) that leave it necessarily imperfect. But it is designed to take account of both social variables (such as homelessness, population growth estimates) as well as variables that reflect market demand such as rental vacancy rates.

The model does not directly deal with economic viability, which is a weakness. As such, the cost of construction or level of prices and rents are not incorporated. Under this scenario, it is possible for the model to generate numbers for required new housing that might not be buildable under present costs for current market rents and prices.

Due to limits on data availability, some categories are based on taking the region-wide estimate and portioning it out to each town, city, village, trust or electoral area by population. In some cases, this may result in unintuitive or unreasonable estimates, especially where Regional Districts are internally diverse or where small population sizes create potential for outliers. Results should be interpreted considering these limitations.

First calculated is the 20-year estimate, and then the 5-year estimate, based on the province's weighting of each sub-category's importance for immediate address. For example, half the units for addressing homelessness are supposed to be delivered in 5 years, while only a quarter of the units expected for 20 years to address rental vacancy rates are supposed to be delivered in 5 years. Units to account for population growth are based on 5-and 20-year growth estimates, while all other categories of 20-year housing need are expected to be 25% delivered in 5 years.

The estimates are for the period 2021 to 2041, which is to align with the Census. They are at this point three years out of date, however they still provide an insight into housing needs in the area, and newer data will not be available for the 2026 Census until as late as 2028. For many purposes, 2021 is an 'odd' year, with incomes, prices, and economic activity strongly affected by the Covid-19 pandemic and associated responses. Some figures, such as Core Housing Need, were strongly affected by income support policies, and may not be comparable. Census population figures are based on population in private households rather than the total population, including collective households.

Extreme Core Housing Need

The method allots one unit per household currently in "Extreme Core Housing Need", the condition of spending 50% income for housing. This rate is based on the average over the last four censuses.

Homelessness

One unit is allotted per homeless resident of the respective regional district. This is drawn from the report "2021 Estimate of the Homeless Population in British Columbia". Island Trust Area Counts are based on their population share of their respective regional districts.

Suppressed Household Formation

This measure is intended to incorporate the tendency of high housing costs to reduce household formation. Examples could include an adult child living with parents who would move out if housing were cheaper, a couple cohabitating earlier in their relationship than they would otherwise to save money, an estranged couple remaining in the same housing lacking alternative options, room mates and other less conventional living arrangements. This measure is calculated by comparing

Projected Household Growth

Household growth projections are drawn from BC Stats regional district projections and then scaled down by population for each island. These forecasts make use of the PEOPLE model used by BC Stats for population forecasting, based on the expected future fertility and mortality rates of existing demographics with an adjustment for net migration largely based on past patterns.

Rental Vacancy

A small adjustment is made to the housing needs totals to reflect the extent that there needs to be somewhat more rental units than rental households to ensure the smooth functioning of the rental housing market. 3% is used here as a target rental vacancy rate.

Local Demand

For municipalities, the Province has provided a 'local demand factor' ratio by which some of the preceding factors are multiplied to pad out housing needs requirements. This does not apply in unincorporated areas being considered in this study.

Ballenas-Winchelsea Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 4: Ballenas-Winchelsea Island Trust Area Households by Tenure

BALLENAS-WINCHELSEA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS				0
RENTERS				0

The below table shows the total number and proportion of owners with a mortgage⁵ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 5: Ballenas-Winchelsea Island Trust Area Extreme Core Housing Need

BALLENAS-WINCHELSEA ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE							0	0.00%	0.00%
RENTERS							0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses, however here it is based on the available census data.

Table 6: Ballenas-Winchelsea Island Trust Area ECHN Rates

BALLENAS-WINCHELSEA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	1	n/a	n/a
OWNERS WITH A MORTGAGE	1	0.00%	0.00
RENTERS	0	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

⁵ Data on owners with a mortgage is not available for Censuses before 2021

As shown in the above table, no households in the Ballenas-Winchelsea Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Nanaimo Regional District by the population of Ballenas-Winchelsea Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Ballenas-Winchelsea Island Trust Area.

Table 7: Ballenas-Winchelsea Island Trust Area Homelessness

BALLENAS-WINCHELSEA ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
166,165	1	0.00%	996	0.01
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				0.01

*Note: PEH refers to People Experiencing Homelessness.

As shown above, Ballenas-Winchelsea Island Trust Area does not require additional units to address the regional homelessness issue.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then

compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 8: Ballenas-Winchelsea Trust Area Supressed Households

BALLENAS-WINCHELSEA ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS							
25 TO 34 YEARS							
35 TO 44 YEARS							
45 TO 54 YEARS							
55 TO 64 YEARS							
65 TO 74 YEARS							
75 YEARS AND OVER							
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							0

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. The data above suggests that the housing market has continued to plateau compared to 2006. According to this estimate, the Ballenas-Winchelsea Island Trust Area does not require additional units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and

migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Nanaimo Regional District.

Table 9: Regional Growth Rate

BALLENAS-WINCHELSEA ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	72,275	103,456	37.44%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 10: Ballenas-Winchelsea Island Trust Area Projected Growth

BALLENAS-WINCHELSEA ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.44%	1	1.37	0.37
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				0.37

Here the province estimates that Ballenas-Winchelsea Trust Area does not require additional units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 11: Ballenas-Winchelsea Island Trust Area Vacancy

BALLENAS-WINCHELSEA ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE				
LOCAL VACANCY RATE				
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				

For these purposes, the local rental vacancy rate in Ballenas-Winchelsea Island Trust Area is assumed to be the provincial average, as CMHC does not collect

rental market data for rural areas. Based on this estimate, no additional units are required to bring the vacancy rate to healthy levels over the next 20 years.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 12: Housing Need Total

BALLENAS-WINCHELSEA ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED		
B. PERSONS EXPERIENCING HOMELESSNESS		
C. SUPPRESSED HOUSEHOLD FORMATION		
D. ANTICIPATED GROWTH	0.12	0.37
E. RENTAL VACANCY RATE ADJUSTMENT		
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS		
TOTAL NEW UNITS – 20 YEARS		0

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if Ballenas-Winchelsea Island Trust Area sees population growth at the rate of the Nanaimo Regional District overall this will require 0 new homes, reflecting RDN regional demographics and past migration patterns.

Denman Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 13: Denman Island Trust Area Households by Tenure

DENMAN ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	445	455	600	570
RENTERS	85	40	90	85

The below table shows the total number and proportion of owners with a mortgage⁶ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 14: Denman Island Trust Area Extreme Core Housing Need

DENMAN ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	10	11.76%	0	0.00%	15	16.67%	0	0.00%	7.11%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

⁶ Data on owners with a mortgage is not available for Censuses before 2021

Table 15: Denman Island Trust Area ECHN Rates

DENMAN ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	570	n/a	n/a
OWNERS WITH A MORTGAGE	570	0.00%	0.00
RENTERS	85	7.11%	6.04
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			6.04

As shown in the above table, there are just over 6 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Comox Valley Regional District by the population of Denman Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Denman Island Trust Area.

Table 16: Denman Island Trust Area Homelessness

DENMAN ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
71,115	1,340	1.88%	378	7.12
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				7.12

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 7 units are required to address Denman Island Trust Area’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often-times household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will

be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 17: Denman Island Trust Area Suppressed Households

DENMAN ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	7.89	-	-	0.00	7.89	7.89
25 TO 34 YEARS	15.71	23.57	35	10	-19.29	13.57	0.00
35 TO 44 YEARS	55.15	33.94	55	-	0.15	33.94	34.09
45 TO 54 YEARS	63.03	7.88	50	20	13.03	-12.12	0.91
55 TO 64 YEARS	135.00	12.27	115	20	20.00	-7.73	12.27
65 TO 74 YEARS	240.00	0.00	205	25	35.00	-25.00	10.00
75 YEARS AND OVER	148.50	0.00	115	-	33.50	0.00	33.50
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							98.67

A negative number suggests that household formation rates have increased for a given cohort, while a positive number suggests they have fallen. Household formation rates have fallen for 15–24-year-olds, 35- to 44-year-olds, and 55 and over age ranges, while rising for 25–34-year-olds.

By this estimate, there are a shortfall of about 99 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Comox Valley Regional District

Table 18: Regional Growth Rate

DENMAN ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	31,950	43,961	37.59%

For Islands Trust Areas, Regional District Growth rate is multiplied by the area's current population.

Table 19: Denman Island Trust Area Projected Growth
DENMAN ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.59%	655	901.23	246.23
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				246.23

Here the province estimates that Denman Island Trust Area will require roughly 246 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rates are assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 20: Denman Island Trust Area Vacancy
DENMAN ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	85	87.63
LOCAL VACANCY RATE	1.40%	98.60%	85	86.21
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				1.42

For these purposes, the local rental vacancy rate in Denman Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for Islands Trust Areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 21: Denman Island Trust Area Housing Need Total
DENMAN ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	1.51	6.04
B. PERSONS EXPERIENCING HOMELESSNESS	3.56	7.12
C. SUPPRESSED HOUSEHOLD FORMATION	24.67	98.67
D. ANTICIPATED GROWTH	79.19	246.23
E. RENTAL VACANCY RATE ADJUSTMENT	0.36	1.42
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	109	
TOTAL NEW UNITS – 20 YEARS		359

The 5-year need calculation is for most purposes ¼ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50%

delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the “Anticipated Growth” figure, accounting for more than two-thirds of all units. This is based on Comox Valley regional growth projections.

The implication is that the household count should be increased by 17% over the next five years and 54% over the next twenty years over 2021 levels.

Gabriola Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 22: Gabriola Island Trust Area Households by Tenure

GABRIOLA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	325	390	335	375
RENTERS	135	55	105	95

The below table shows the total number and proportion of owners with a mortgage⁷ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

⁷ Data on owners with a mortgage is not available for Censuses before 2021

Table 23 Gabriola Island Trust Area Extreme Core Housing Need

GABRIOLA ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	85	29.31%	20	9.76%	60	16.44%	25	9.26%	16.19%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

Table 24: Gabriola Island Trust Area ECHN Rates

GABRIOLA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	2,105	n/a	n/a
OWNERS WITH A MORTGAGE	2,105	0.00%	0.00
RENTERS	270	16.19%	43.72
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			43.72

As shown in the above table, there are just about 44 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Nanaimo Regional District by the population of Gabriola Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Gabriola Island Trust Area.

Table 25: Gabriola Island Trust Area Homelessness

GABRIOLA ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
166,165	4,495	2.71%	996	26.94
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				26.94

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 27 units are required to address Gabriola’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often-times household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated using 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 26: Gabriola Island Trust Area Suppressed Households

GABRIOLA ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	7.78	-	-	0.00	7.78	7.78
25 TO 34 YEARS	30.66	30.66	20	25	10.66	5.66	16.32
35 TO 44 YEARS	143.64	85.28	130	50	13.64	35.28	48.92
45 TO 54 YEARS	258.70	28.05	230	25	28.70	3.05	31.75
55 TO 64 YEARS	534.39	63.49	510	75	24.39	-11.51	12.88
65 TO 74 YEARS	772.97	35.68	790	65	-17.03	-29.32	0.00
75 YEARS AND OVER	526.27	22.88	410	25	116.27	-2.12	114.15
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							231.81

Negative numbers would suggest that household formation rates have increased, while positive numbers would suggest they have fallen. As above, household maintainer rates have fallen for most cohorts except 65 to 74 year olds. By this estimate, there are a shortfall of about 232 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and

shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for the Nanaimo Regional District.

Table 27: Regional Growth Rate

GABRIOLA ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	75,275	103,456	37.44%

For Islands Trust Areas, population is projected by multiplying the regional projected growth rate by the Island Trust Area population.

Table 28: Gabriola Island Trust Area Projected Growth

GABRIOLA ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.44%	2,375	3,264.14	889.14
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				889.14

Here the province estimates that Gabriola Island Trust Area will require slightly more than 889 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rates are assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 29: Gabriola Island Trust Area Vacancy

GABRIOLA ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	270	278.35
LOCAL VACANCY RATE	1.40%	98.60%	270	273.83
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				4.52

For these purposes, the local rental vacancy rate in Gabriola Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas, regrettably. Under this estimate, approximately 5 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

Total Assessed Housing Need

Under the Province's formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 30: Gabriola Island Trust Area Housing Need Total

GABRIOLA ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	10.93	43.72
B. PERSONS EXPERIENCING HOMELESSNESS	13.47	26.94
C. SUPPRESSED HOUSEHOLD FORMATION	57.95	231.81
D. ANTICIPATED GROWTH	283.83	889.14
E. RENTAL VACANCY RATE ADJUSTMENT	1.13	4.52
F. ADDITIONAL LOCAL DEMAND	0.00	0.00
TOTAL NEW UNITS – 5 YEARS	367	
TOTAL NEW UNITS – 20 YEARS		1,196

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the 'Anticipated growth' figure, drawing from regional district population forecasts to suggest a growth of 889 households in need of accommodation under current demographic patterns.

The implication is that the dwelling stock must be increased by 15% over the next five years and 50% over the next twenty years over the current census household count.

Galiano Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 31: Galiano Island Trust Area Households by Tenure

GALIANO ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	535	490	455	575
RENTERS	130	90	130	125

The below table shows the total number and proportion of owners with a mortgage⁸ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 32: Galiano Island Trust Area Extreme Core Housing Need

GALIANO ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	20	15.38%	20	22.22%	30	23.08%	0	0.00%	15.17%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

⁸ Data on owners with a mortgage is not available for Censuses before 2021

Table 33: Galiano Island Trust Area ECHN Rates

GALIANO ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	575	n/a	n/a
OWNERS WITH A MORTGAGE	575	0.00%	0.00
RENTERS	125	15.17%	18.96
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			18.96

As shown in the above table, there are just about 19 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of Galiano Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Galiano Island Trust Area.

Table 34: Galiano Island Trust Area Homelessness

GALIANO ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	1,370	0.34%	2043	6.89
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				6.89

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 7 units are required to address Galiano Island Trust Area’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually

large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 35: Galiano Island Trust Area Supressed Households

GALIANO ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	8.57	-	-	0.00	8.57	8.57
25 TO 34 YEARS	14.55	18.18	10	10	4.55	8.18	12.73
35 TO 44 YEARS	40.00	15.00	55	25	-15.00	-10.00	0.00
45 TO 54 YEARS	105.00	38.68	90	10	15.00	28.68	43.68
55 TO 64 YEARS	127.78	21.90	115	25	12.78	-3.10	9.68
65 TO 74 YEARS	246.71	29.61	210	30	36.71	-0.39	36.32
75 YEARS AND OVER	119.77	14.09	95	15	24.77	-0.91	23.86
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							134.84

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have fallen for all cohorts except 35-44-year-olds, primarily driven by homeownership households.

By this estimate, there are a shortfall of about 135 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 36: Regional Growth Rate
GALIANO ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 37: Galiano Island Trust Area Projected Growth
GALIANO ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	700	962.98	262.98
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				262.98

Here the province estimates that Galiano Island Trust Area will require about 2363 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for no new units.

Table 38: Galiano Island Trust Area Vacancy

GALIANO ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	125	128.87
LOCAL VACANCY RATE	1.40%	98.60%	125	126.77
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				2.10

For these purposes, the local rental vacancy rate in Galiano Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 39: Housing Need Total

GALIANO ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	4.74	18.96
B. PERSONS EXPERIENCING HOMELESSNESS	3.45	6.89
C. SUPPRESSED HOUSEHOLD FORMATION	33.71	134.84
D. ANTICIPATED GROWTH	89.49	262.98
E. RENTAL VACANCY RATE ADJUSTMENT	0.53	2.10
F. ADDITIONAL LOCAL DEMAND	4.74	18.96
TOTAL NEW UNITS – 5 YEARS	132	
TOTAL NEW UNITS – 20 YEARS		426

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if Galiano Island Trust Area sees population growth at the rate of the whole Regional District of Capital Regional District overall this will require 263 new homes.

The implication is that the dwelling stock must be increased by 19% over the next five years and 61% over the next twenty years over the current census household count.

Gambier Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 40: Gambier Island Trust Area Households by Tenure

GAMBIER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	120	110	130	105
RENTERS	25	15	10	30

The below table shows the total number and proportion of owners with a mortgage⁹ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 41: Gambier Island Trust Area Extreme Core Housing Need

GAMBIER ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

⁹ Data on owners with a mortgage is not available for Censuses before 2021

Table 42: Gambier Island Trust Area ECHN Rates

GAMBIER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	105	n/a	n/a
OWNERS WITH A MORTGAGE	105	0.00%	0.00
RENTERS	30	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

As shown in the above table, no households in the Gambier Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Sunshine Coast Regional District by the population of Gambier Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Gambier Island Trust Area.

Table 43: Gambier Island Trust Area Homelessness

GAMBIER ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
31,510	220	0.70%	2043	14.26
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				14.26

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 14 units are required to address Gambier Island's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 44: Gambier Island Trust Area Supressed Households

GAMBIER ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	0.00	10	-	-10.00	0.00	0.00
25 TO 34 YEARS	0.00	0.00	-	-	0.00	0.00	0.00
35 TO 44 YEARS	7.14	10.71	-	10	7.14	0.71	7.86
45 TO 54 YEARS	0.00	0.00	10	-	-10.00	0.00	0.00
55 TO 64 YEARS	43.21	7.86	30	-	13.21	7.86	21.07
65 TO 74 YEARS	32.14	0.00	40	-	-7.86	0.00	0.00
75 YEARS AND OVER	9.00	0.00	15	-	-6.00	0.00	0.00
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							28.93

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household

maintainer rates have not fallen for most cohorts. They have fallen for those aged 35 to 44, 65 to 55 and 64 years and older, which a curious pattern and may reflect the division of the area.

By this estimate, there are a shortfall of about 29 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Sunshine Coast Regional District.

Table 45: Regional Growth Rate

GAMBIER ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	14,935	19,316	29.33%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Trust Area population.

Table 46: Gambier Island Trust Area Projected Growth

GAMBIER ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	29.33%	135	174.60	39.60
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				39.60

Here the province estimates that Gambier Island Trust Area will require about 40 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a ‘balanced’ level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC’s Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-

lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 47: Gambier Island Trust Area Vacancy

GAMBIER ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	30	30.93
LOCAL VACANCY RATE	1.40%	98.60%	30	30.43
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.50

For these purposes, the local rental vacancy rate in Gambier Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 48: Housing Need Total

GAMBIER ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.00	0.00
B. PERSONS EXPERIENCING HOMELESSNESS	7.13	14.26
C. SUPPRESSED HOUSEHOLD FORMATION	7.23	28.93
D. ANTICIPATED GROWTH	12.81	39.60
E. RENTAL VACANCY RATE ADJUSTMENT	0.13	0.50
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	27	
TOTAL NEW UNITS – 20 YEARS		83

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if Gambier Island Trust Area sees population growth at the rate of the Regional District of Sunshine Coast Regional District overall this will require 40 new homes, reflecting SCRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 20% over the next five years and 61% over the next twenty years over the current census household count.

Hornby Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 49: Hornby Island Trust Area Households by Tenure

HORNBY ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	450	395	475	475
RENTERS	100	125	115	115

The below table shows the total number and proportion of owners with a mortgage¹⁰ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 50: Hornby Island Trust Area Extreme Core Housing Need

HORNBY ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	20	20.00%	0	0.00%	25	21.74%	0	0.00%	10.43%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁰ Data on owners with a mortgage is not available for Censuses before 2021

Table 51: Hornby Island Trust Area ECHN Rates

HORNBY ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	475	n/a	n/a
OWNERS WITH A MORTGAGE	475	0.00%	0.00
RENTERS	115	10.43%	12.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			12.00

As shown in the above table, there are just about 12 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Comox Valley Regional District by the population of Hornby Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Hornby Island Trust Area.

Table 52: Hornby Island Trust Area Homelessness

HORNBY ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
71,115	1,105	1.55%	378	5.87
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				5.87

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 6 units are required to address Hornby Island Trust Area’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 53: Hornby Island Trust Area Suppressed Households

HORNBY ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	0.00	-	-	0.00	0.00	0.00
25 TO 34 YEARS	10.77	26.92	15	-	-4.23	26.92	22.69
35 TO 44 YEARS	22.50	15.00	25	15	-2.50	0.00	0.00
45 TO 54 YEARS	45.92	12.86	15	30	30.92	-17.14	13.78
55 TO 64 YEARS	88.67	8.44	90	25	-1.33	-16.56	0.00
65 TO 74 YEARS	181.09	28.59	160	30	21.09	-1.41	19.69
75 YEARS AND OVER	182.08	19.17	160	-	22.08	19.17	41.25
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							97.41

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. These numbers show mixed results, with household maintainer rates having fallen for 25 to 34 year olds, 45 to 54 year olds, and those over 65, while rising for 35-44 year olds and 55-64 year olds.

By this estimate, there are a shortfall of about 97 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Comox Valley Regional District.

Table 54: Regional Growth Rate

HORNBY ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	31,950	43,961	37.59%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Islands Trust Area population.

Table 55: Hornby Island Trust Area Projected Growth
HORNBY ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.59%	590	811.80	221.80
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				221.80

Here the province estimates that Hornby Island Trust Area will require about 222 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for no new units.

Table 56: Hornby Island Trust Area Vacancy
HORNBY ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	115	118.56
LOCAL VACANCY RATE	1.40%	98.60%	115	116.63
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				1.93

For these purposes, the local rental vacancy rate in Hornby Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 57: Housing Need Total

HORNBY ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	3.00	12.00
B. PERSONS EXPERIENCING HOMELESSNESS	2.94	5.87
C. SUPPRESSED HOUSEHOLD FORMATION	24.35	97.41
D. ANTICIPATED GROWTH	71.34	221.80
E. RENTAL VACANCY RATE ADJUSTMENT	0.48	1.93
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	102	
TOTAL NEW UNITS – 20 YEARS		339

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure, reflecting high expected growth in Regional District communities based on demographically normal levels of births, deaths, and past migration patterns projected into the future.

The implication is that the dwelling stock must be increased by 17% over the next five years and 57% over the next twenty years over the current census household count.

Lasqueti Islands Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 58: Lasqueti Islands Trust Area Households by Tenure

LASQUETI ISLANDS TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	180	185	140	245
RENTERS	25	65	10	55

The below table shows the total number and proportion of owners with a mortgage¹¹ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 59: Lasqueti Islands Trust Area Extreme Core Housing Need

LASQUETI ISLANDS TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	0.00%	10	100.00%	0	0.00%	25.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹¹ Data on owners with a mortgage is not available for Censuses before 2021

Table 60: Lasqueti Islands Trust Area ECHN Rates

LASQUETI ISLANDS TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	245	n/a	n/a
OWNERS WITH A MORTGAGE	245	0.00%	0.00
RENTERS	55	25.00%	13.75
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			13.75

As shown in the above table, there are just about 14 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the qathet Regional District by the population of Lasqueti Islands Trust Area. This figure is based on regional need rather than homelessness rates specific to Lasqueti Islands Trust Area.

Table 61: Lasqueti Islands Trust Area Homelessness

LASQUETI ISLANDS TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
21,065	520	2.47%	60	1.48
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				1.48

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 2 units are required to address Lasqueti Islands Trust Area’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 62: Lasqueti Islands Trust Area Suppressed Households

LASQUETI ISLANDS TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	0.00	-	-	-	-	-
25 TO 34 YEARS	16.67	10.00	-	10	16.67	-	16.67
35 TO 44 YEARS	22.50	0.00	30	10	-7.50	-10.00	-
45 TO 54 YEARS	43.75	8.75	45	-	-1.25	8.75	7.50
55 TO 64 YEARS	100.00	13.33	55	15	45.00	-1.67	43.33
65 TO 74 YEARS	65.00	0.00	95	-	-30.00	-	-
75 YEARS AND OVER	52.50	0.00	20	15	32.50	-15.00	17.50
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							85.00

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As noted above, household leadership rates have fallen for 25-34 year olds, 45-64 year olds, and those over 75.

By this estimate, there are a shortfall of about 85 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for qathet Regional District.

Table 63: Regional Growth Rate

LASQUETI ISLANDS TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	40,980	50,987	24.42%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Islands Trust Area population.

Table 64: Lasqueti Islands Trust Area Projected Growth
LASQUETI ISLANDS TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	18.25%	300	354.75	54.75
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				54.75

Here the province estimates that Lasqueti Islands Trust Area will require about 55 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 65: Lasqueti Islands Trust Area Vacancy
LASQUETI ISLANDS TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	115	56.70
LOCAL VACANCY RATE	1.40%	98.60%	55	55.78
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.92

For these purposes, the local rental vacancy rate in Lasqueti Islands Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 66: Housing Need Total

LASQUETI ISLANDS TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	3.44	13.75
B. PERSONS EXPERIENCING HOMELESSNESS	0.74	1.48
C. SUPPRESSED HOUSEHOLD FORMATION	21.25	85
D. ANTICIPATED GROWTH	29.06	54.75
E. RENTAL VACANCY RATE ADJUSTMENT	0.23	0.92
F. ADDITIONAL LOCAL DEMAND	3.44	13.75
TOTAL NEW UNITS – 5 YEARS	55	
TOTAL NEW UNITS – 20 YEARS		156

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if Lasqueti Islands Trust Area sees population growth at the rate of the qathet Regional District overall this will require 54 new homes, reflecting qathet Regional District regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 18% over the next five years and 52% over the next twenty years over the current census household count.

Mayne Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 67: Mayne Island Trust Area Households by Tenure

MAYNE ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	505	520	455	670
RENTERS	85	50	40	85

The below table shows the total number and proportion of owners with a mortgage¹² and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 68: Mayne Island Trust Area Extreme Core Housing Need

MAYNE ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹² Data on owners with a mortgage is not available for Censuses before 2021

Table 69: Mayne Island Trust Area ECHN Rates

MAYNE ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	670	n/a	n/a
OWNERS WITH A MORTGAGE	670	0.00%	0.00
RENTERS	85	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

As shown in the above table, no households in the Mayne Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of Mayne Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Mayne Island Trust Area.

Table 70: Mayne Island Trust Area Homelessness

MAYNE ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	1,350	0.33%	2043	6.79
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				6.79

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 7 units are required to address Mayne Island Trust Area’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 71: Mayne Island Trust Area Suppressed Households

MAYNE ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	12.67	-	-	0.00	12.67	12.67
25 TO 34 YEARS	0.00	0.00	25	30	-25.00	-30.00	0.00
35 TO 44 YEARS	37.89	23.68	50	10	-12.11	13.68	1.58
45 TO 54 YEARS	57.07	22.20	60	-	-2.93	22.20	19.27
55 TO 64 YEARS	170.00	10.00	155	20	15.00	-10.00	5.00
65 TO 74 YEARS	168.29	16.83	200	10	-31.71	6.83	0.00
75 YEARS AND OVER	167.07	17.59	180	10	-12.93	7.59	0.00
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							38.52

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As shown above, household formation rates have fallen for those aged 35-64, while having risen for seniors.

By this estimate, there are a shortfall of about 39 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 72: Regional Growth Rate

MAYNE ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	40,980	50,987	24.42%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Islands Trust Area population.

Table 73: Mayne Island Trust Area Projected Growth

MAYNE ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	755	1,038.65	283.65
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				283.65

Here the province estimates that Mayne Island Trust Area will require about 284 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 74: Mayne Island Trust Area Vacancy
MAYNE ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	85	87.63
LOCAL VACANCY RATE	1.40%	98.60%	85	86.21
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				1.42

For these purposes, the local rental vacancy rate in Mayne Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 75: Housing Need Total

MAYNE ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.00	0.00
B. PERSONS EXPERIENCING HOMELESSNESS	3.40	6.79
C. SUPPRESSED HOUSEHOLD FORMATION	9.63	38.52
D. ANTICIPATED GROWTH	96.52	283.65
E. RENTAL VACANCY RATE ADJUSTMENT	0.36	1.42
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	110	
TOTAL NEW UNITS – 20 YEARS		330

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if Mayne Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 284 new homes, reflecting CRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 15% over the next five years and 43% over the next twenty years over the current census dwelling count.

North Pender Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 76: North Pender Island Trust Area Households by Tenure

NORTH PENDER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	880	910	905	1,120
RENTERS	110	135	135	170

The below table shows the total number and proportion of owners with a mortgage¹³ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 77: North Pender Island Trust Area Extreme Core Housing Need

NORTH PENDER ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	15	13.64%	0	0.00%	15	11.11%	0	0.00%	6.19%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹³ Data on owners with a mortgage is not available for Censuses before 2021

Table 78: North Pender Island Trust Area ECHN Rates

NORTH PENDER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	1,120	n/a	n/a
OWNERS WITH A MORTGAGE	1,120	0.00%	0.00
RENTERS	170	6.19%	10.52
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			10.52

As shown in the above table, there are just about 11 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of North Pender Island Trust Area. This figure is based on regional need rather than homelessness rates specific to North Pender Island Trust Area.

Table 79: North Pender Island Trust Area Homelessness

NORTH PENDER ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	2,525	0.62%	2043	12.70
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				12.70

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 13 units are required to address North Pender Island Trust Area’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 80: North Pender Island Trust Area Supressed Households

NORTH PENDER ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	25.50	0.00	-	-	25.50	-	25.50
25 TO 34 YEARS	38.18	23.86	25	30	13.18	- 6.14	7.05
35 TO 44 YEARS	87.57	0.00	110	20	-22.43	-20.00	-
45 TO 54 YEARS	134.49	39.04	115	25	19.49	14.04	33.53
55 TO 64 YEARS	216.67	22.22	225	50	- 8.33	-27.78	-
65 TO 74 YEARS	496.90	0.00	405	35	91.90	-35.00	56.90
75 YEARS AND OVER	234.00	15.60	240	-	- 6.00	15.60	9.60
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							132.60

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have changed in a mixed manner since 2006. Household maintainer rates have fallen for most cohorts except 35-44 year olds and 55 to 64 year olds

By this estimate, there are a shortfall of about 133 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 81: Regional Growth Rate

NORTH PENDER ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 82: North Pender Island Trust Area Projected Growth

NORTH PENDER ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	1,290	1,774.64	484.64
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				484.64

Here the province estimates that North Pender Island Trust Area will require about 485 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 83: North Pender Island Trust Area Vacancy

NORTH PENDER ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	170	175.26
LOCAL VACANCY RATE	1.40%	98.60%	170	172.41
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				2.85

For these purposes, the local rental vacancy rate in North Pender Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 3 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 84: Housing Need Total

NORTH PENDER ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	2.63	10.52
B. PERSONS EXPERIENCING HOMELESSNESS	6.35	12.70
C. SUPPRESSED HOUSEHOLD FORMATION	33.15	132.58
D. ANTICIPATED GROWTH	164.91	484.64
E. RENTAL VACANCY RATE ADJUSTMENT	0.71	2.85
F. ADDITIONAL LOCAL DEMAND	2.63	10.52
TOTAL NEW UNITS – 5 YEARS	208	
TOTAL NEW UNITS – 20 YEARS		643

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if North Pender Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 485 new homes, reflecting CRD regional demographics and past migration patterns. 1

The implication is that the dwelling stock must be increased by 16% over the next five years and 50% over the next twenty years over the current census household count.

Salt Spring Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 85: Salt Spring Island Trust Area Households by Tenure

SALT SPRING ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	3,600	3,860	3,720	4,225
RENTERS	790	820	1,160	960

The below table shows the total number and proportion of owners with a mortgage¹⁴ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 86: Salt Spring Island Trust Area Extreme Core Housing Need

SALT SPRING ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	95	12.03%	115	14.02%	180	15.52%	80	8.33%	12.48%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁴ Data on owners with a mortgage is not available for Censuses before 2021

Table 87: Salt Spring Island Trust Area ECHN Rates

SALT SPRING ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	4,225	n/a	n/a
OWNERS WITH A MORTGAGE	4,225	0.00%	0.00
RENTERS	960	12.48%	119.76
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			119.76

As shown in the above table, there are just about 120 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of Salt Spring Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Salt Spring Island Trust Area.

Table 88: Salt Spring Island Trust Area Homelessness

SALT SPRING ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	11,400	2.81%	2043	57.35
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				57.35

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 57 units are required to address Salt Spring Island Trust Area’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation.

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 89: Salt Spring Island Trust Area Supressed Households

SALT SPRING ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	39.86	10	15	-10.00	24.86	14.86
25 TO 34 YEARS	185.56	179.37	125	135	60.56	44.37	104.93
35 TO 44 YEARS	457.91	135.02	395	125	62.91	10.02	72.94
45 TO 54 YEARS	568.01	182.85	585	180	-16.99	2.85	0.00
55 TO 64 YEARS	1053.36	177.30	980	220	73.36	-42.70	30.66
65 TO 74 YEARS	1401.07	119.75	1,270	205	131.07	-85.25	45.82
75 YEARS AND OVER	997.07	47.80	860	70	137.07	-22.20	114.88
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							384.09

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, household maintainer rates have fallen for nearly all cohorts, with the only exception

being 45–54-year-olds. This suggests a difficult housing market compared to 2006.

By this estimate, there are a shortfall of about 384 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model’s projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 90: Regional Growth Rate
SALT SPRING ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 91: Salt Spring Island Trust Area Projected Growth

SALT SPRING ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	5,185	7,132.96	1,947.96
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				1,947.96

Here the province estimates that Salt Spring Island Trust Area will require about 1,948 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a 'balanced' level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC's Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 92: Salt Spring Island Trust Area Vacancy
SALT SPRING ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	960	989.69
LOCAL VACANCY RATE	1.40%	98.60%	960	973.63
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				16.06

For these purposes, the local rental vacancy rate in Salt Spring Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 2 units are needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 93: Housing Need Total

SALT SPRING ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	29.94	119.76
B. PERSONS EXPERIENCING HOMELESSNESS	28.68	57.35
C. SUPPRESSED HOUSEHOLD FORMATION	96.02	384.09
D. ANTICIPATED GROWTH	662.83	1,947.96
E. RENTAL VACANCY RATE ADJUSTMENT	4.02	16.06
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	821	
TOTAL NEW UNITS – 20 YEARS		2,525

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if Salt Spring Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 1,948 new homes, reflecting CRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 15% over the next five years and 49% over the next twenty years over the current census household count.

Saturna Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 94: Saturna Island Trust Area Households by Tenure

SATURNA ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	140	135	145	170
RENTERS	50	15	45	55

The below table shows the total number and proportion of owners with a mortgage¹⁵ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 95: Saturna Island Trust Area Extreme Core Housing Need

SATURNA ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	0.00%	10	22.22%	0	0.00%	5.56%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁵ Data on owners with a mortgage is not available for Censuses before 2021

Table 96: Saturna Island Trust Area ECHN Rates

Saturna ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	170	n/a	n/a
OWNERS WITH A MORTGAGE	170	0.00%	0.00
RENTERS	55	5.56%	3.06
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			3.06

As shown in the above table, there are just about 3 units worth of assessed housing needs to address Extreme Core Housing Need over 20 years.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of Saturna Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Saturna Island Trust Area.

Table 97: Saturn Island Trust Area Homelessness

SATURNA ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	430	0.11%	2043	2.16
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				2.16

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 2 units are required to address Salt Spring Island Trust Area’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 98: Saturna Island Trust Area Suppressed Households

SATURNA ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	0.00	-	-	-	-	0
25 TO 34 YEARS	0.00	35.00	-	10.00	-	25.00	25
35 TO 44 YEARS	12.00	0.00	15.00	10.00	-3.00	-10.00	0
45 TO 54 YEARS	12.86	32.14	15.00	20.00	-2.14	12.14	10
55 TO 64 YEARS	38.41	0.00	35.00	-	3.41	-	3.41
65 TO 74 YEARS	76.15	0.00	70.00	10.00	6.15	-10.00	0
75 YEARS AND OVER	54.29	0.00	40.00	-	14.29	-	14.29
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							52.70

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, the most significant decline in household maintainer rates is seen among 25-34-year-

olds, followed by seniors aged 75 and older, and those in the 55-64-year-old age cohorts. Other age cohorts appear largely unaffected by these changes. This suggests a difficult housing market compared to 2006.

By this estimate, there are a shortfall of about 53 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 99: Regional Growth Rate
SATURNA ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 100: Saturna Island Trust Area Projected Growth

SATURNA ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	225	309.53	84.53
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				84.53

Here the province estimates that Saturna Island Trust Area will require about 85 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a ‘balanced’ level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC’s Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 101: Saturna Island Trust Area Vacancy

SATURNA ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	55	56.70
LOCAL VACANCY RATE	1.40%	98.60%	55	973.63
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.92

For these purposes, the local rental vacancy rate in Saturna Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Under this estimate, approximately 1 unit is needed over the coming 20 years to bring the vacancy rate to healthy levels.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 102: Housing Need Total

SATURNA ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.77	3.06
B. PERSONS EXPERIENCING HOMELESSNESS	1.08	2.16
C. SUPPRESSED HOUSEHOLD FORMATION	13.18	52.70
D. ANTICIPATED GROWTH	28.76	84.53
E. RENTAL VACANCY RATE ADJUSTMENT	0.23	0.92
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	44	
TOTAL NEW UNITS – 20 YEARS		143

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if Saturna Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 85 new homes, reflecting CRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 20% over the next five years and 65% over the next twenty years over the current census household count.

South Pender Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 103: South Pender Island Trust Area Households by Tenure

SOUTH PENDER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	105	165	125	125
RENTERS	20	0	0	15

The below table shows the total number and proportion of owners with a mortgage¹⁶ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 104: South Pender Island Trust Area Extreme Core Housing Need

SOUTH PENDER ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	n/a	0	n/a	0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁶ Data on owners with a mortgage is not available for Censuses before 2021

Table 105: South Pender Island Trust Area ECHN Rates

SOUTH PENDER ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	125	n/a	n/a
OWNERS WITH A MORTGAGE	125	0.00%	0.00
RENTERS	15	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

As shown in the above table, no households in the South Pender Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Capital Regional District by the population of South Pender Island Trust Area. This figure is based on regional need rather than homelessness rates specific to South Pender Island Trust Area.

Table 106: South Pender Island Trust Area Homelessness

SOUTH PENDER ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
406,075	230	0.06%	2043	1.16
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				1.16

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 1 unit is required to address South Pender Island Trust Area’s share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of

households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 107: South Pender Island Trust Area Suppressed Households

SOUTH PENDER ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		Total
	Owner	Renter	Owner	Renter	Owner	Renter	
15 TO 24 YEARS	0.00	0.00	-	-	-	-	0
25 TO 34 YEARS	0.00	0.00	-	-	-	-	0
35 TO 44 YEARS	4.00	4.00	-	-	4.00	4.00	8
45 TO 54 YEARS	0.00	0.00	10.00	-	-10.00	-	0
55 TO 64 YEARS	18.42	10.53	30.00	-	-11.58	10.53	0
65 TO 74 YEARS	73.50	0.00	70.00	-	3.50	-	3.5
75 YEARS AND OVER	24.00	0.00	15.00	-	9.00	-	9
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							20.50

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, the most significant decline in household maintainer rates is seen among seniors aged 75 years and older, followed by 65-75-year-old cohorts, and 35-44-year-old

cohorts. Other age cohorts appear largely unaffected by these changes. This suggests a difficult housing market compared to 2006.

By this estimate, there are a shortfall of about 21 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Capital Regional District.

Table 108: Regional Growth Rate

SOUTH PENDER ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	185,205	254,785	37.57%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 109: South Pender Island Trust Area Projected Growth

SOUTH PENDER ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	37.57%	140	192.60	52.60
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				52.60

Here the province estimates that South Pender Island Trust Area will require about 53 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a ‘balanced’ level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC’s Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 110: South Pender Island Trust Area Vacancy
SOUTH PENDER ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	15	15.46
LOCAL VACANCY RATE	1.40%	98.60%	15	15.21
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.25

For these purposes, the local rental vacancy rate in South Pender Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Based on this estimate, no additional units are required to bring the vacancy rate to healthy levels over the next 20 years.

While adjusting for the rental vacancy rate in this manner assumes a static ‘vacancy’ over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table III: Housing Need Total

SOUTH PENDER ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.00	0.00
B. PERSONS EXPERIENCING HOMELESSNESS	0.58	1.16
C. SUPPRESSED HOUSEHOLD FORMATION	5.13	20.50
D. ANTICIPATED GROWTH	17.90	52.60
E. RENTAL VACANCY RATE ADJUSTMENT	0.06	0.25
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	24	
TOTAL NEW UNITS – 20 YEARS		75

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if South Pender Island Trust Area sees population growth at the rate of the Capital Regional District overall this will require 53 new homes, reflecting CRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 17% over the next five years and 52% over the next twenty years over the current census household count.

Thetis Island Trust Area

Part A: Extreme Core Housing Need

The following table shows total owner and renter households in the four previous census years (Step 1).

Table 112: Thetis Island Trust Area Households by Tenure

THETIS ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2006	2011	2016	2021
OWNERS	140	135	145	170
RENTERS	50	15	45	55

The below table shows the total number and proportion of owners with a mortgage¹⁷ and renter households in Extreme Core Housing Need (ECHN) in the four previous Censuses. Extreme Core Housing Need corresponds to a situation where households are obliged to spend 50% or more of pre-tax income for shelter costs (rent/mortgage plus utilities and taxes).

Table 113: Thetis Island Trust Area Extreme Core Housing Need

THETIS ISLAND TRUST AREA

EXTREME CORE HOUSING NEED	2006	2006%	2011	2011%	2016	2016%	2021	2021%	Average Rate
OWNERS WITH A MORTGAGE	n/a	n/a	n/a	n/a	n/a	n/a	0	0.00%	0.00%
RENTERS	0	0.00%	0	n/a	0	0.00%	0	0.00%	0.00%

These are combined in the next table to represent the number of units necessary to provide replacement housing for households in Extreme Core Housing Need. This is based on the average rate over the previous four censuses.

¹⁷ Data on owners with a mortgage is not available for Censuses before 2021

Table 114: Thetis Island Trust Area ECHN Rates

THETIS ISLAND TRUST AREA

TOTAL HOUSEHOLDS	2021 HOUSEHOLDS	AVERAGE ECHN RATE	HOUSEHOLDS IN ECHN
OWNERS	16	n/a	n/a
OWNERS WITH A MORTGAGE	160	0.00%	0.00
RENTERS	20	0.00%	0.00
TOTAL NEW UNITS TO MEET ECHN - 20 YEARS			0.00

As shown in the above table, no households in the Thetis Island Trust Area are expected to be in extreme core housing need.

Part B: Homelessness

The following table apportions the homeless population of the Cowichan Valley Regional District by the population of Thetis Island Trust Area. This figure is based on regional need rather than homelessness rates specific to Thetis Island Trust Area.

Table 115: Thetis Island Trust Area Homelessness

THETIS ISLAND TRUST AREA

REGIONAL POPULATION	Local Population		Regional PEH	Proportional Local PEH
	#	% of region		
87,330	360	0.41%	535	2.21
TOTAL NEW UNITS TO HOMELESSNESS NEEDS - 20 YEARS				2.21

*Note: PEH refers to People Experiencing Homelessness.

As shown above, about 2 units are required to address Thetis Island Trust Area's share of regional homelessness, assuming as the Provincial methodology does 1 unit per person.

Part C: Suppressed Household Formation

Often household size is taken as a given in demographic estimates, however the number of people per household is sensitive to the cost and availability of households. In a community undergoing housing stress there will be unusually large numbers of adult children living with their parents, unusually large numbers of roommates, unusually large numbers of couples cohabitating earlier in their relationships than they might otherwise or couples staying in dysfunctional relationships due to housing costs and availability.

This figure is calculated based on 2006 census data, assumed to be a time when housing pressures were less intense to calculate a baseline level of household headship rates by renter/owner status and age cohort. This is then compared to present population household headship rates to estimate how many households would have formed if the housing had been available.

Table 116: Thetis Island Trust Area Suppressed Households

THETIS ISLAND TRUST AREA

AGE CATEGORIES – HOUSEHOLD MAINTAINERS	2021 Potential Households		2021 Actual Households		2021 Suppressed Households		
	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 TO 24 YEARS	0.00	0.00	-	-	-	-	0
25 TO 34 YEARS	0.00	0.00	-	-	-	-	0
35 TO 44 YEARS	8.33	8.33	10.00	-	-1.67	8.33	6.67
45 TO 54 YEARS	30.00	0.00	30.00	-	-	-	0
55 TO 64 YEARS	50.00	0.00	50.00	10.00	-	-10.00	0
65 TO 74 YEARS	69.00	0.00	50.00	10.00	19.00	-10.00	9
75 YEARS AND OVER	20.42	5.83	25.00	-	-4.58	5.83	1.25
TOTAL NEW UNITS TO MEET SUPPRESSED HOUSING NEED - 20 YEARS							16.92

A positive number would suggest that household formation rates have fallen, while a negative one would suggest they have increased. As above, the most significant decline in household maintainer rates is seen among seniors in the

65-74-year-old cohort, followed by the 35-44-year-old cohort. Other age cohorts appear largely unaffected by these changes. This suggests a difficult housing market compared to 2006.

By this estimate, there are a shortfall of about 17 units to address suppressed household formation over 20 years.

Part D: Anticipated Household Growth

This segment is based on BC Stats P.E.O.P.L.E. model of population growth, used by the Province for planning purposes. This statistic is drawn from BC Stats Household projections. BC Stats projections were harmonized with Statistics Canada in 2022 and are based on a model using age and sex cohort data to estimate future population change from expected births, deaths, and migration. This is supplemented with data on employment, residential building permits, community plans and other indicators of housing availability.

As such it is important to note that this is *not an independent variable*. The amount of housing permitted in the past will shape population growth and shape this model's projection of future household growth. Because this data is so dependent on past policy outcomes, it should not be used solely to inform housing needs.

The figure used by the province is a combination of two scenarios, one based on municipal growth projections, and one based on regional projections. As local cities and towns necessarily exist in regional housing markets, this approach reduces the impact of local specifics. For Islands Trust Areas, this figure is based purely on regional growth projections allocated by population share.

The first table will show the 20-year population projection for Cowichan Valley Regional District.

Table 117: Regional Growth Rate
THETIS ISLAND TRUST AREA

REGIONAL DISTRICT PROJECTIONS	2021	2041	Regional Growth Rate
HOUSEHOLDS	37,290	48,258	29.41%

For Islands Trust Areas, the regional population forecast growth rate is multiplied by the current Island Trust Area population.

Table 118: Thetis Island Trust Area Projected Growth

THETIS ISLAND TRUST AREA

GROWTH SCENARIOS	Regional Growth Rate	Households		New Units
		2021	2041	
REGIONALLY BASED HOUSEHOLD GROWTH	29.41%	225	291.18	66.18
TOTAL NEW UNITS TO MEET HOUSEHOLD GROWTH NEEDS - 20 YEARS				66.18

Here the province estimates that Thetis Island Trust Area will require about 66 units to accommodate projected population growth, subject to the methodological limitations described above.

Part E: Rental Vacancy

Rental vacancy rates are a reliable indicator of limited housing supply, and it is often held that a 3% vacancy rate is a ‘balanced’ level. When vacancy rates are below 3%, they suggest that there are more potential households seeking tenancies than there are available tenancies, and that rent will tend to rise. When vacancy rates are above 3%, rents will tend to moderate as landlords have a harder time attracting tenants.

Rental vacancy rate data is drawn from the CMHC’s Primary Rental Market 2021 Vacancy Rate data, which is based on a survey of purpose-built rental landlords. As this data is collected only for population centres above 2,500, where this data is not available rental vacancy rate is assumed to be the provincial average (1.4%). Though this figure is drawn from purpose-built rentals only, it is assumed that the whole market, including rented condominium units, rented houses, and other small-scale residential land-lording operations follow similar trends. As such the vacancy rate is compared to the total number of rental households. Where vacancy rates already exceed 3%, this is treated as a need for 0 new units.

Table 119: Thetis Island Trust Area Vacancy

THETIS ISLAND TRUST AREA

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
TARGET VACANCY RATE	3.00%	97.00%	20	20.62
LOCAL VACANCY RATE	1.40%	98.60%	20	20.28
TOTAL NEW UNITS TO ACHIEVE 3% VACANCY RATE - 20 YEARS				0.34

For these purposes, the local rental vacancy rate in Thetis Island Trust Area is assumed to be the provincial average, as CMHC does not collect rental market data for rural areas. Based on this estimate, no additional units are required to bring the vacancy rate to healthy levels over the next 20 years.

While adjusting for the rental vacancy rate in this manner assumes a static 'vacancy' over 20 years does not correspond well to market dynamics, this measure adds relatively little to the overall estimation for the most part.

Total Assessed Housing Need

Under the Province’s formula, the assessed housing need is as follows, summing all previously discussed factors:

Table 120: Housing Need Total

THETIS ISLAND TRUST AREA

COMPONENT	5 Year Need	20 Year Need
A. EXTREME CORE HOUSING NEED	0.00	0.00
B. PERSONS EXPERIENCING HOMELESSNESS	1.10	2.21
C. SUPPRESSED HOUSEHOLD FORMATION	4.23	16.92
D. ANTICIPATED GROWTH	23.15	66.18
E. RENTAL VACANCY RATE ADJUSTMENT	0.09	0.34
F. ADDITIONAL LOCAL DEMAND		
TOTAL NEW UNITS – 5 YEARS	29	
TOTAL NEW UNITS – 20 YEARS		86

The 5-year need calculation is for most purposes $\frac{1}{4}$ of the 20-year calculation, however, to address homelessness it is expected that those units will be 50% delivered in 5 years, while the 5-year projected growth adjustment is based on BC Stats 5-year growth projection.

As can be seen above, the largest part of the housing needs assessment is in the ‘Anticipated Growth’ figure. This means that if Thetis Island Trust Area sees population growth at the rate of the Cowichan Valley Regional District overall this will require 86 new homes, reflecting CVRD regional demographics and past migration patterns.

The implication is that the dwelling stock must be increased by 17% over the next five years and 49% over the next twenty years over the current census household count.

4. Alternative Population Projections

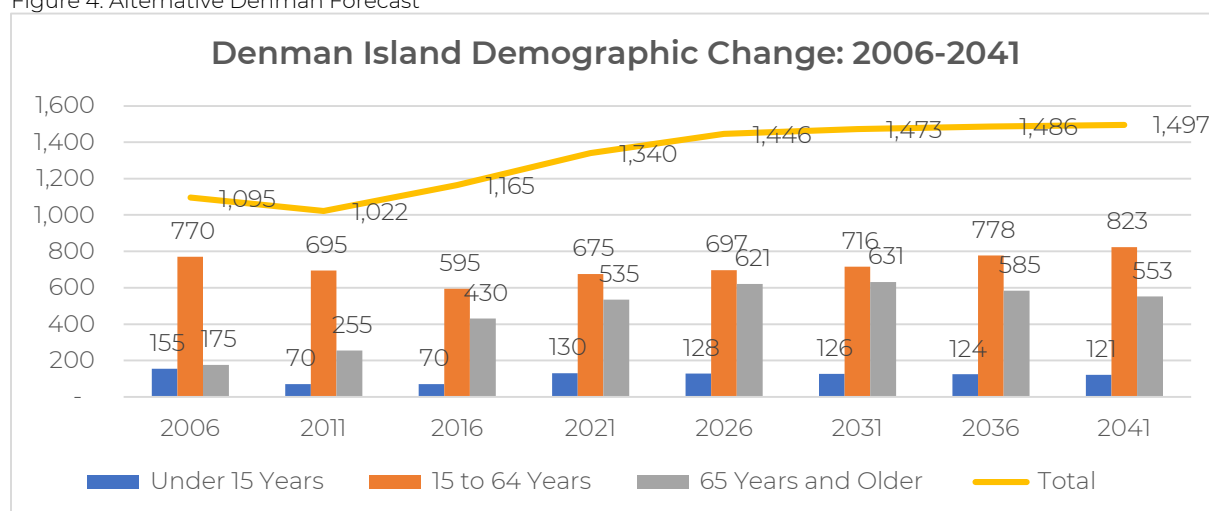
The BC HNR Method uses a somewhat crude method apportioning regional district population forecasts to unincorporated areas in proportion to current population. The Consultants have created an alternative population forecast that uses the BC Stats forecast but breaks down the growth rate of the Regional forecast by age cohort and then applies this to the existing age structure of the Islands Trust areas reported in the 2021 Census.

Denman Island

Table 121: Alternative Denman Forecast

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	155	770	175	1,095
2011	70	695	255	1,022
2016	70	595	430	1,165
2021	130	675	535	1,340
2026	128	697	621	1,446
2031	126	716	631	1,473
2036	124	778	585	1,486
2041	121	823	553	1,497
Growth Rate 2021-2041	-7%	22%	3%	12%

Figure 4: Alternative Denman Forecast

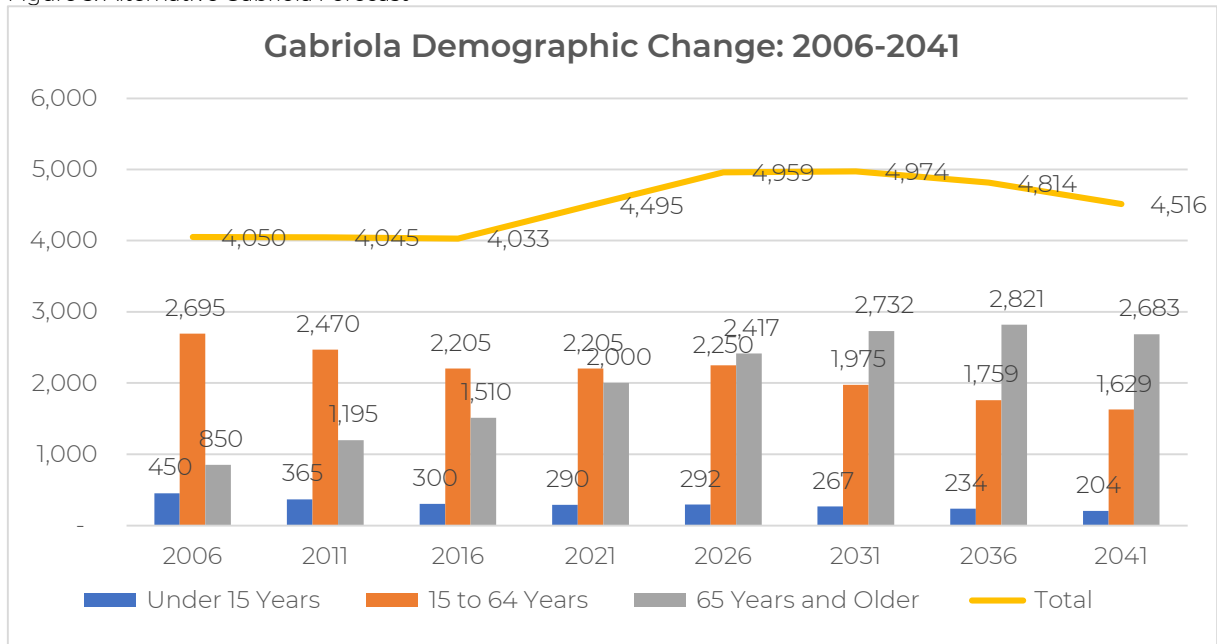


Gabriola

Table 122: Gabriola Alternate Population Forecast

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	450	2,695	850	4,050
2011	365	2,470	1,195	4,045
2016	300	2,205	1,510	4,033
2021	290	2,205	2,000	4,495
2026	292	2,250	2,417	4,959
2031	267	1,975	2,732	4,974
2036	234	1,759	2,821	4,814
2041	204	1,629	2,683	4,516
Growth Rate 2021-2041	-30%	-26%	34%	0%

Figure 5: Alternative Gabriola Forecast

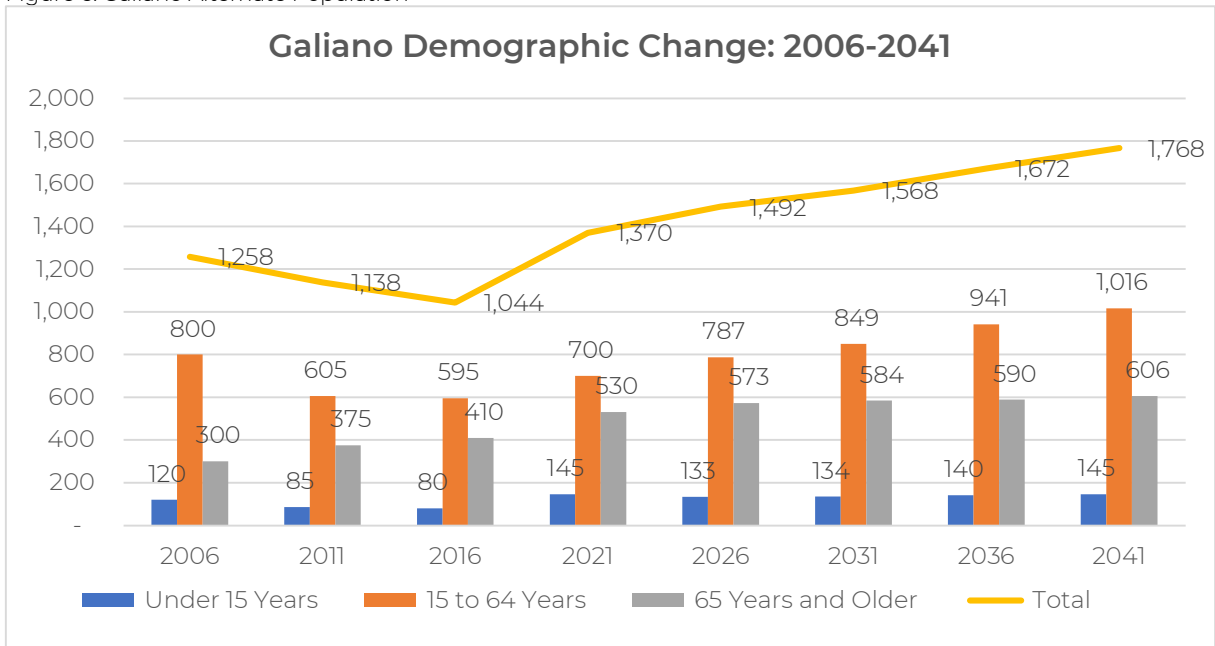


Galiano

Table 123: Galiano Alternate Population

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	120	800	300	1,258
2011	85	605	375	1,138
2016	80	595	410	1,044
2021	145	700	530	1,370
2026	133	787	573	1,492
2031	134	849	584	1,568
2036	140	941	590	1,672
2041	145	1,016	606	1,768
Growth Rate 2021-2041	0%	45%	14%	29%

Figure 6: Galiano Alternate Population

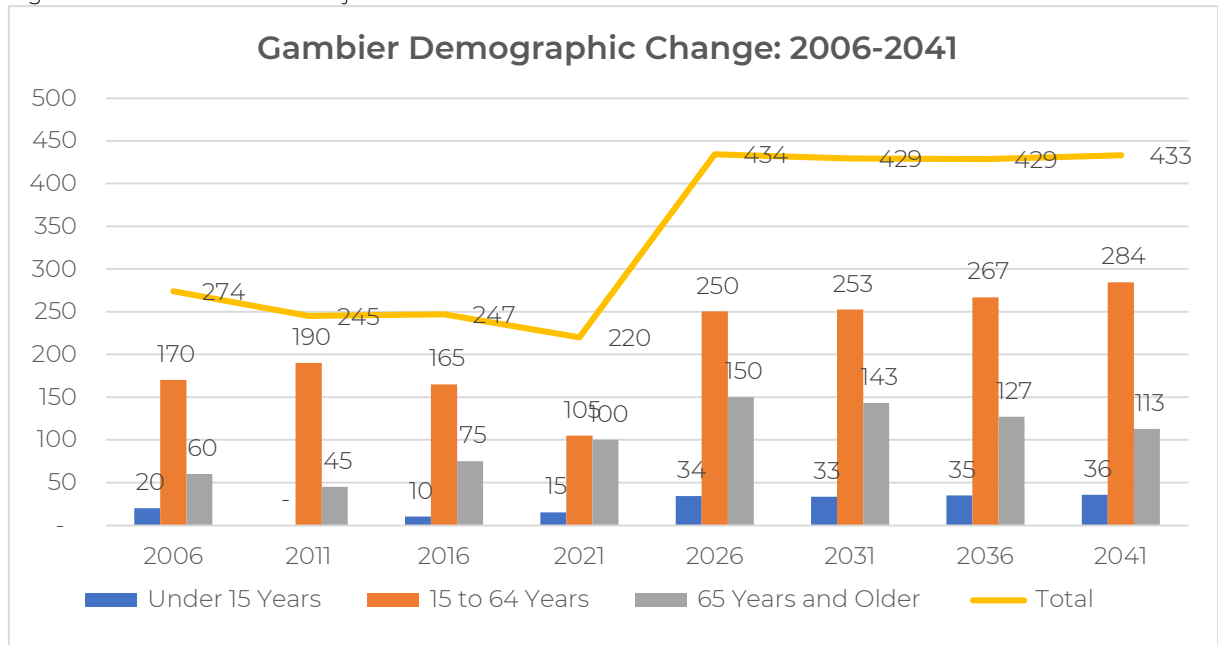


Gambier

Table 124: Gambier Alternate Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	20	170	60	274
2011	-	190	45	245
2016	10	165	75	247
2021	15	105	100	220
2026	34	250	150	434
2031	33	253	143	429
2036	35	267	127	429
2041	36	284	113	433
Growth Rate 2021-2041	139%	171%	13%	97%

Figure 7: Gambier Alternate Projection

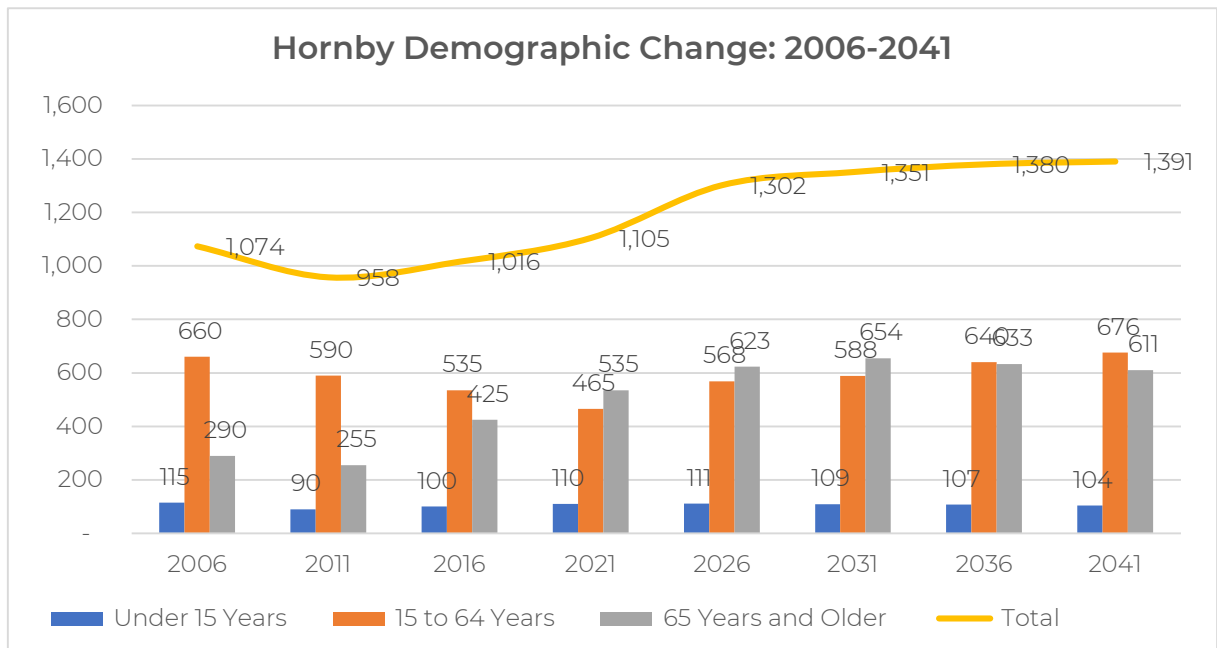


Hornby Island

Table 125: Alternate Hornby Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	115	660	290	1,074
2011	90	590	255	958
2016	100	535	425	1,016
2021	110	465	535	1,105
2026	111	568	623	1,302
2031	109	588	654	1,351
2036	107	640	633	1,380
2041	104	676	611	1,391
Growth Rate 2021-2041	-5%	45%	14%	26%

Figure 8: Alternate Hornby Population Projection

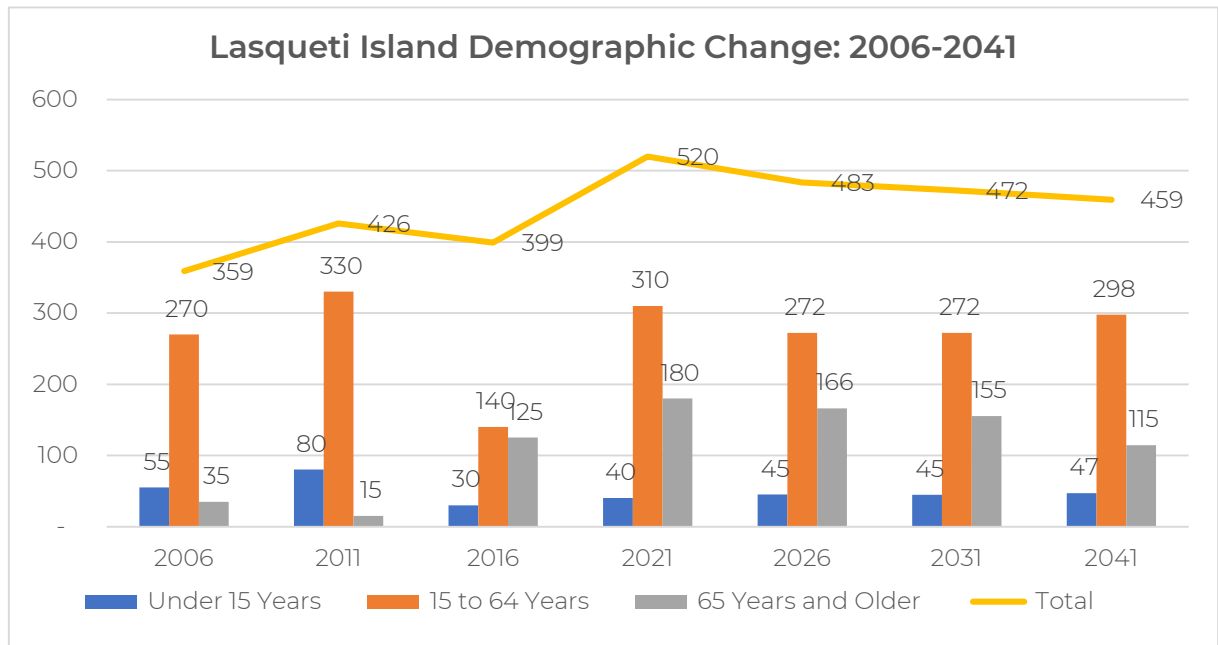


Lasqueti Island

Table 126: Alternate Lasqueti Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	55	270	35	359
2011	80	330	15	426
2016	30	140	125	399
2021	40	310	180	520
2026	45	272	166	483
2031	45	272	155	472
2036	46	288	135	470
2041	47	298	115	459
Growth Rate 2021-2041	17%	-4%	-36%	-12%

Figure 9: Alternate Lasqueti Population Projection

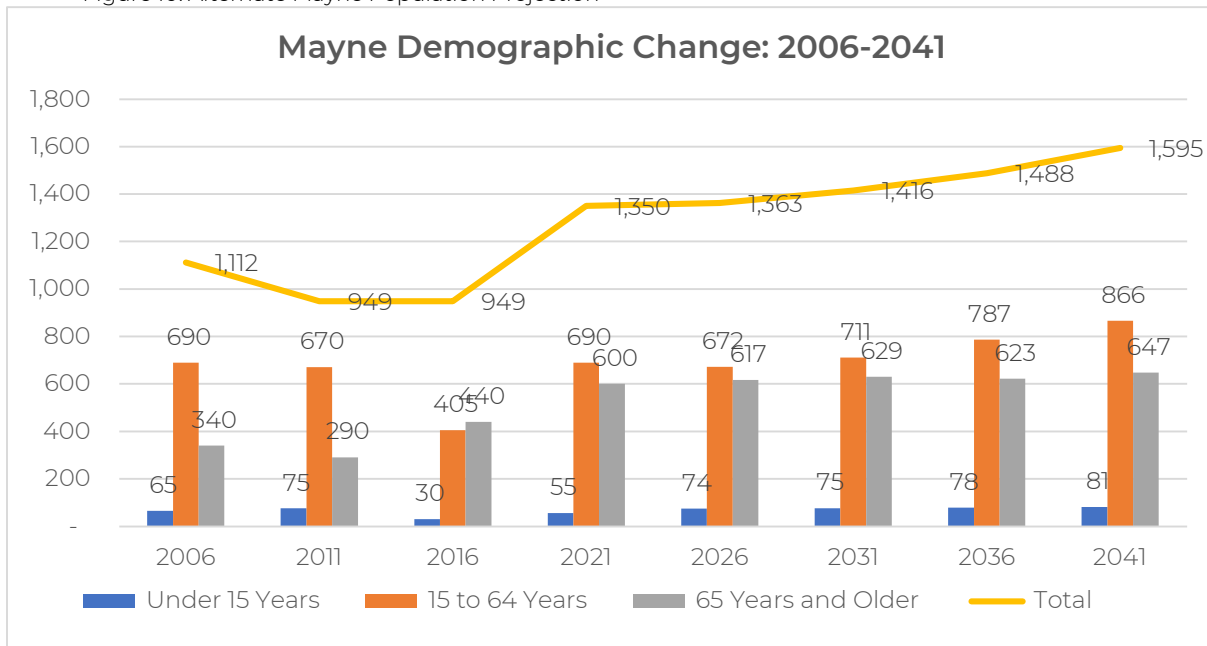


Mayne Island

Table 127: Alternate Mayne Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	65	690	340	1,112
2011	75	670	290	949
2016	30	405	440	949
2021	55	690	600	1,350
2026	74	672	617	1,363
2031	75	711	629	1,416
2036	78	787	623	1,488
2041	81	866	647	1,595
Growth Rate 2021-2041	48%	26%	8%	18%

Figure 10: Alternate Mayne Population Projection

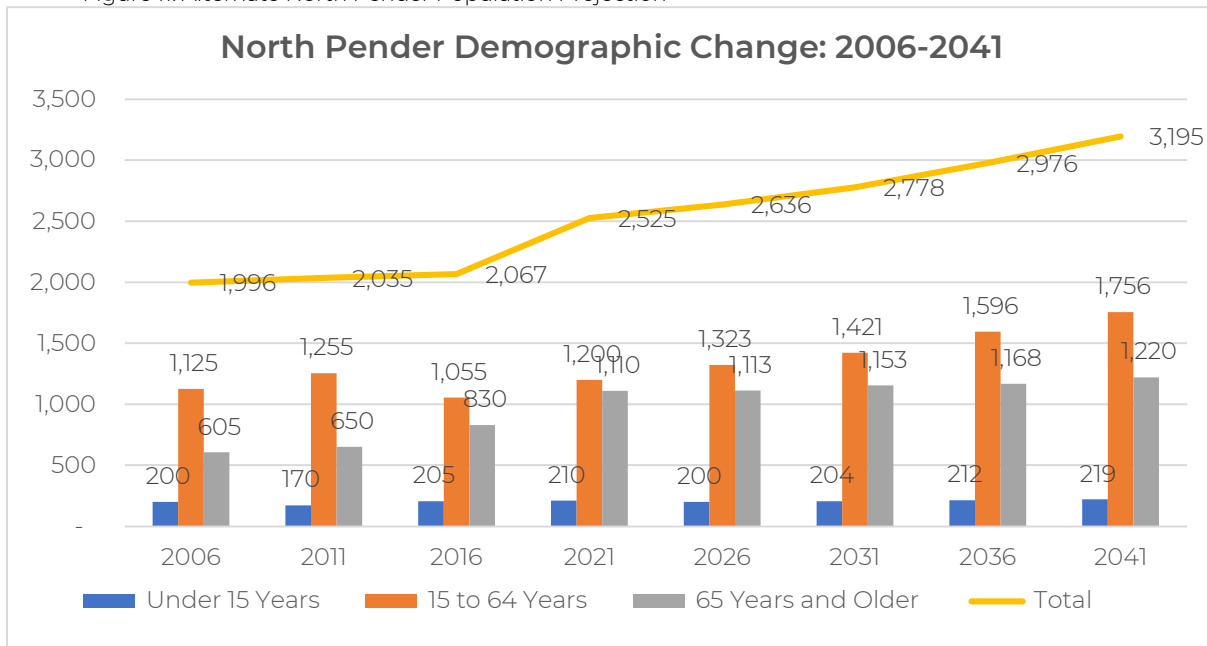


North Pender Island

Table 128: Alternate North Pender Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	200	1,125	605	1,996
2011	170	1,255	650	2,035
2016	205	1,055	830	2,067
2021	210	1,200	1,110	2,525
2026	200	1,323	1,113	2,636
2031	204	1,421	1,153	2,778
2036	212	1,596	1,168	2,976
2041	219	1,756	1,220	3,195
Growth Rate 2021-2041	4%	46%	10%	27%

Figure 11: Alternate North Pender Population Projection

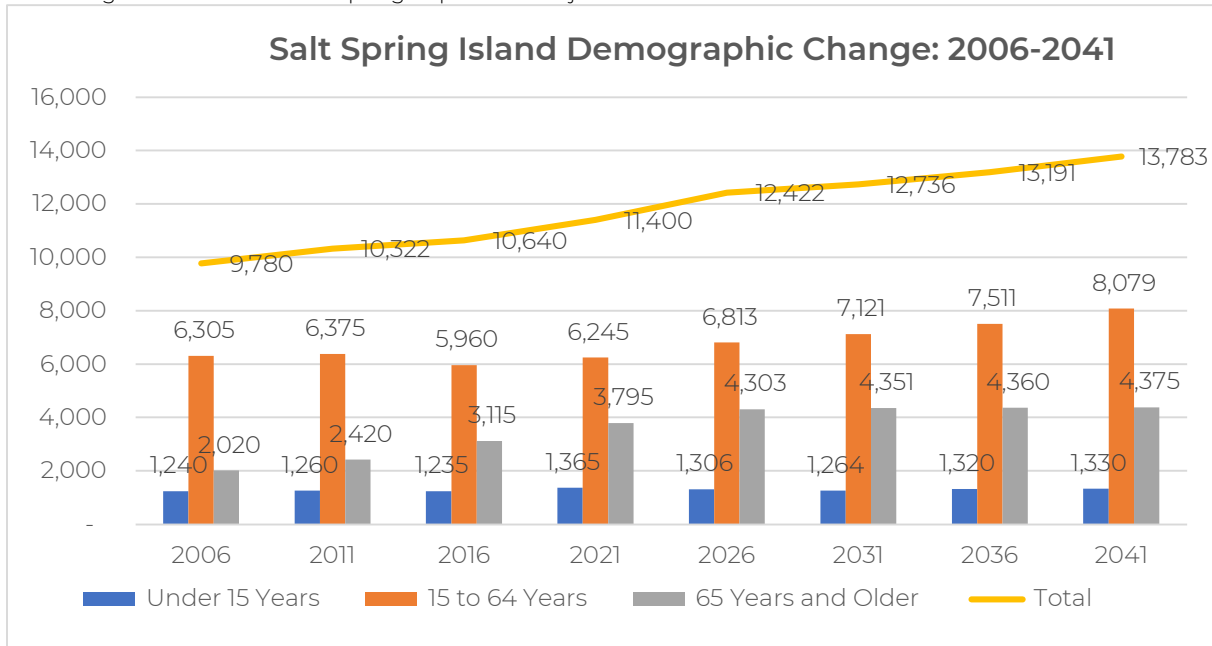


Salt Spring Island

Table 129: Alternate Salt Spring Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	1,240	6,305	2,020	9,780
2011	1,260	6,375	2,420	10,322
2016	1,235	5,960	3,115	10,640
2021	1,365	6,245	3,795	11,400
2026	1,306	6,813	4,303	12,422
2031	1,264	7,121	4,351	12,736
2036	1,320	7,511	4,360	13,191
2041	1,330	8,079	4,375	13,783
Growth Rate 2021-2041	-3%	29%	15%	21%

Figure 12: Alternate Salt Spring Population Projection

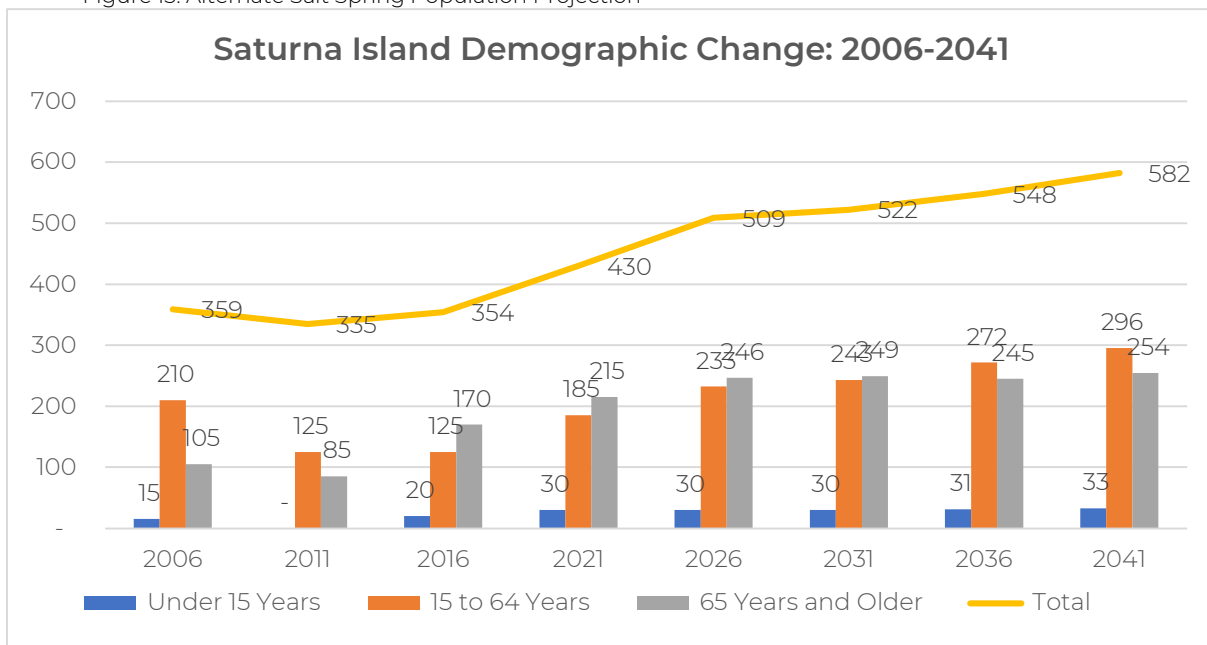


Saturna Island

Table 130: Alternate Saturna Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	15	210	105	359
2011	-	125	85	335
2016	20	125	170	354
2021	30	185	215	430
2026	30	233	246	509
2031	30	243	249	522
2036	31	272	245	548
2041	33	296	254	582
Growth Rate 2006-2041	8%	60%	18%	35%

Figure 13: Alternate Salt Spring Population Projection

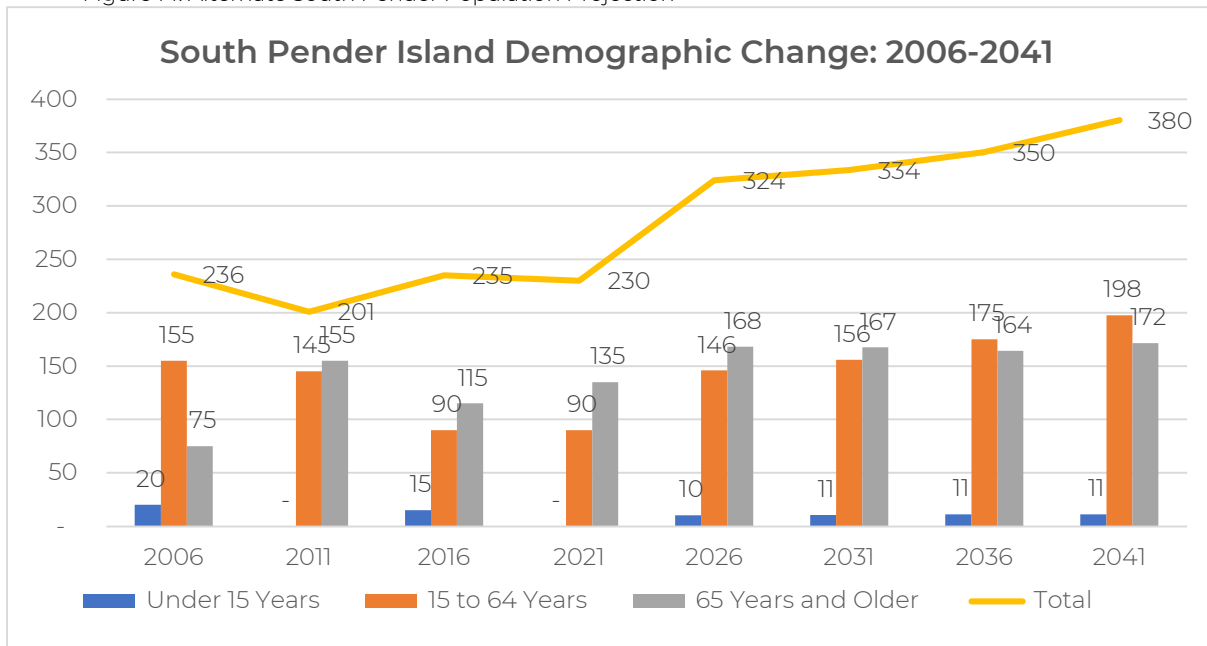


South Pender Island

Table 131: Alternate South Pender Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	20	155	75	236
2011	-	145	155	201
2016	15	90	115	235
2021	-	90	135	230
2026	10	146	168	324
2031	11	156	167	334
2036	11	175	164	350
2041	11	198	172	380
Growth Rate 2021-2041		120%	27%	65%

Figure 14: Alternate South Pender Population Projection

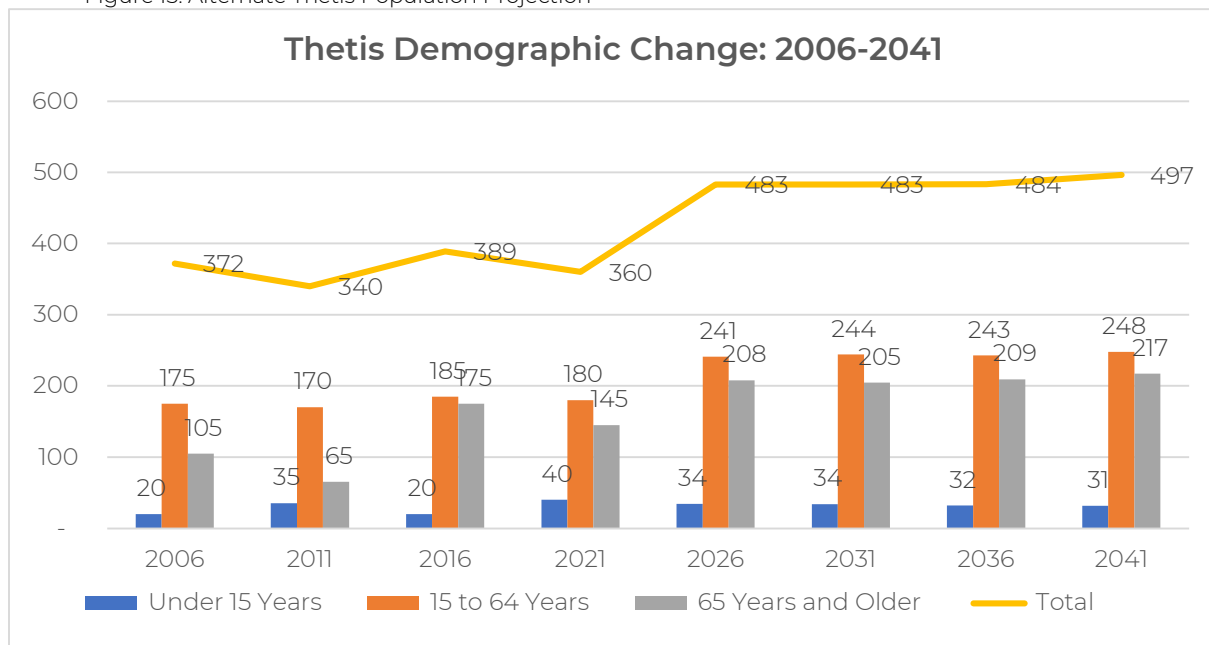


Thetis Island

Table 132: Alternate Thetis Population Projection

Population Estimate				
	Under 15 Years	15 to 64 Years	65 Years and Older	Total
2006	20	175	105	372
2011	35	170	65	340
2016	20	185	175	389
2021	40	180	145	360
2026	34	241	208	483
2031	34	244	205	483
2036	32	243	209	484
2041	31	248	217	497
Growth Rate 2021-2041	-21%	38%	50%	38%

Figure 15: Alternate Thetis Population Projection



5. Previous Report Implementation

The following are actions taken by the local government, since receiving the most recent Housing Needs Report, to reduce housing needs.

Islands Trust Housing Strategic Action Plan

In December 2023, the Islands Trust council brought forward a Strategic Action Plan with an eye towards ameliorating the shortage of safe, secure and affordable housing on the islands in the context of regional goals

The key components of the plan include efforts to, among other things:

- Bring consistency to processes across different trust areas
- Identify lands for housing subject to social and environmental impact
- Establish local trust area land use reviews
- Procedural streamlining for non-profit lead projects
- Establish Affordable housing agreements
- Collaboration with the 27 First Nations of the Trust Area
- Collaborate with associated government entities such as the Province, Health Authorities, Regional Districts.

Housing Options Toolkit

The Islands Trust created a Housing Options Toolkit in 2024 to consolidate documents and facilitate enhanced project timelines in order to guide policy change and bring housing policy and information together in one place. This includes project timeline planes, zoning options, housing profiles for most local trust areas, and other tools

Previous Report

The 2018 Report by Dillon Consulting for the Northern Islands as well as the 2018 and 2020 CRD Report for the Southern Gulf islands identified the following housing needs for each Trust Area:

Table 133: Previous Housing Need Reports

	PREVIOUS	CURRENT (2021-2041)
BALLENAS-WINCHELSEA		0
DENMAN	165	359
GABRIOLA	686	1,196
GALIANO		426
GAMBIER	0	83
HORNBY	158	339
LASQUETI	14-16	156
MAYNE		330
NORTH PENDER		643
SALT SPRING	302	2525
SATURNA		143
SOUTH PENDER		75
THETIS	15	86
STUDY AREA TOTAL		6,361

6. Key Areas of Local Need

Commonalities

Both in examination of the statistics as well as in engagement with community members some key features of local need underlay the housing problem in island communities.

A large factor in all housing issues is the cost of construction. The construction cost crisis that has expanded across Canada writ-large is especially acute in the Islands for several reasons that stakeholders have helpfully identified:

- Labour and material often must come in by ferry or boat, adding time and expense especially for smaller islands.
- Expensive communities with limited ongoing construction have limited local construction work force, compounding the ferry-access problem. Ferries can consume substantial portions of the workday in waiting and travel time.
- Sentiment that local land use planning is difficult to work with, creating project uncertainty and extended timelines for housing projects
- Senior government estimates that they can ‘make their investment’ go farther in supporting non-market housing projects off island where more people can be served for lower construction costs.

All of these factors combine to make the solution to affordable housing, rental housing, senior housing, family housing, homelessness, and workforce housing all the more difficult to address.

Housing & Transportation

The following speaks to policy from the participating governments regarding housing needs in proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation.

Islands Trust

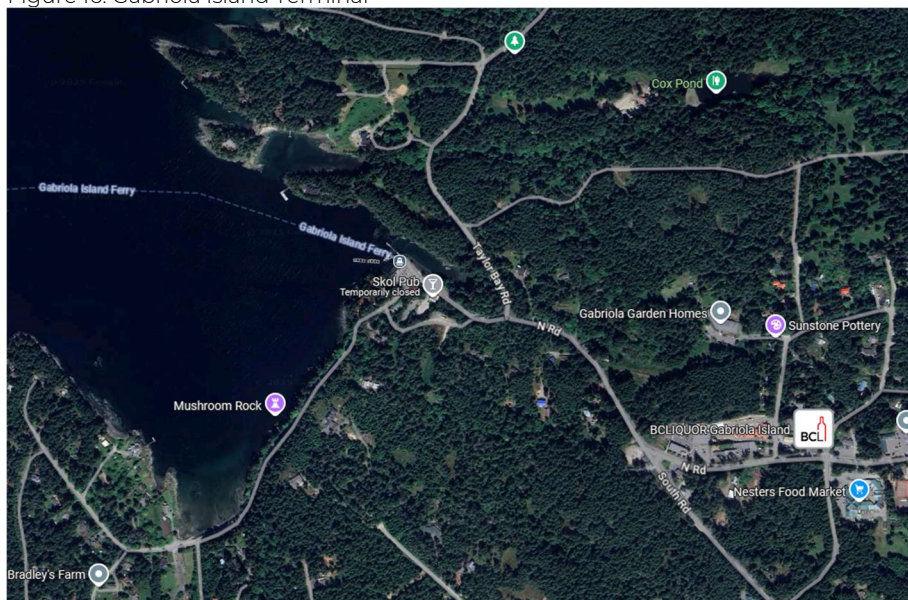
The Islands Trust communities are unique in British Columbia for their reliance on public transportation in the form of BC Ferries. BC Ferries is the connection, either directly or indirectly, for all of the islands, as supplemented by private boats, water taxis, and float planes. As such, public transportation is a mandatory part of life for island communities in a way that it isn't for the rest of the Province.

It should be noted that car-free or car light living is an opportunity to sustain housing growth while limiting the impact on the environment and quality of life that comes with increasing numbers of cars. Additionally, in so far as a household is able to drive less or have fewer cars, this is a substantial reduction in the overall cost of living¹⁸.

Under these conditions, ferry terminals (as well as water taxi-docks) form natural communities and are naturally locations about which housing can be co-located with transportation in the Gulf Islands. Given the necessary wait times for ferry service, these locations have a greater potential commercial base due to captive clientele than would be strictly justified by local commercial demand, which enhances the potential for housing development. Many of these locations already enjoy some level of more intensive development. However, some ferry terminals remain limited to a handful of businesses around the waiting area, such as Gabriola listed below.

¹⁸ A study conducted by RateHub, based on Statistics Canada and commercial data found an average annual cost of \$16,440 per year <https://www.ratehub.ca/blog/what-is-the-total-cost-of-owning-a-car/>

Figure 16: Gabriola Island Terminal



Gabriola Island Ferry Terminal, which evinces limited development

Source: Google Maps

By way of comparison, Bowen Island, though outside the area of concern of this study, has seen meaningful new housing development in the Snug Cove area, leveraging the available ferry service to Horseshoe Bay as well as the hub of the Island's Translink supported bus routes.

Bus Service on the islands is either absent or extremely limited, however in so far as schedules can be coordinated with the ferry services that is necessary to enter or exit the island, the utility of the local bus networks is magnified. Cars are inherently inconvenient and costly to transport by ferry and bus services can leverage that fact to provide greater car-free living opportunities.

Despite rural roads, and low densities, many of the islands are in terms of actual usage quite walkable. Islanders show an willingness to walk that is greater than province wide in many (though not all) trust areas. This can be leveraged to support the growth of non-car transportation facilitating housing through the location of housing near existing service/business centres as well as through the provision of better walking infrastructure.

Policy Comments

The following data is from the last two Census regarding commuting by foot, by bicycle and by transit in the study area. Transit, for Census purposes,

includes bus, train, passenger ferry and other modes, however data is self-reported.

Table 134: Main Mode of Commuting for the Employed Labour Force age 15 Years and Over with a Usual Place of Work or No Fixed Workplace

	FOOT (2021)	BIKE (2021)	TRANSIT (2021)	TOTAL COMMUTERS	TOTAL SUSTAINABLE MODE SHARE
DENMAN	15	0	0	315	4.7%
GABRIOLA	85	65	55	1,025	20.0%
GALIANO	35	0	20	380	14.5%
GAMBIER	30	0	0	70	4.3%
HORNBY	40	25	0	295	22.0%
LASQUETI	10	10	0	105	19.0%
MAYNE	25	30	15	445	15.7%
NORTH PENDER	45	20	30	650	14.6%
SALT SPRING	305	70	100	3,475	13.7%
SATURNA	15	0	10	120	20.8%
SOUTH PENDER	0	0	0	60	0.0%
THETIS	0	0	0	75	0.0%
AREA TOTAL	605	220	230	7,015	15.0%
BRITISH COLUMBIA	121,550	36,790	174,045	1,873,690	17.7%

Source: Census, 2021, Urbanics Consultants Ltd.

These do not reflect total use of walking (foot), cycling, and transit to get around the community, however they do reflect a widely available statistic that is useful for comparisons, and tends to reflect the overall attractiveness of non-car transportation in each area. Walking is the most common non-car means of getting around according to Census Data, while cycling and transit draw even. Notably, on Gabriola, Hornby, Lasqueti, and Saturna foot, bike and transit mode share exceeds the provincial average, while on Thetis and South Pender trust areas the census did not report any usage. Islands Trust Areas, understandably have limited opportunities for walking or cycling given their rural nature, however these can be supported and enhanced.

Housing in proximity to alternative transportation can take several forms. These include:

- Locating housing near ferry terminals and bus stops (where available)
- Locating housing near sidewalks, multi-use pathways, biking infrastructure and community trails

- Locating housing near to employment, near to commercial amenities, and near to public services such that a walking trip can be carried out within a general '15 minute' walking or cycling area.

Where this requires infrastructure or service, it is important infrastructure or service be of sufficient quality to be useable and safe to the public. This requires that residents not feel uncomfortable crossing the street, or riding a bike, that the bus comes often enough to be useful for daily transportation.

The importance of locating housing close to alternative transportation lies in several benefits:

- The reduction of infrastructure burden from parking, roadways, runoff, and other sources
- Reduced traffic
- Improved safety from reduced vehicle travel
- Accessibility through reduced need for vehicle use
- Public Health and wellbeing from increased activity

Housing placed with alternative transportation in mind benefits the public by reducing the cost of infrastructure. A resident living within walking or cycling distance is one that may not need to drive to work, reducing traffic congestion and wear and tear on the roads, reducing demand for parking at public and private amenities as well as job sites. A multi-use pathway requires much less space and lower maintenance than a two-lane roadway, so that even if usage might be much less, the overall burden on the public can be reduced.

Additionally, the burden of water runoff is reduced. Multi-use pathways require much less hard-surface pavement per user and divert less rainfall and snowmelt out of the soil, reducing the strain on stormwater management requirements such as sewers, culverts, ditches, and drains.

With respect to safety, a walker or cyclist or transit rider is another vehicle not on the road. According to Transport Canada there are 257.1 injuries per billion vehicle kilometres on British Columbia roads. Generally, safety statistics for bus

riders are much better due to large vehicles that are professionally driven. Pedestrians and cyclist safety is a concern; however, it can be improved with better infrastructure and tend to improve with greater usage. Additionally, locating housing to make cycling or walking easier tends to shorten trips, reducing exposure to hazard.

Accessibility can be improved through making walking, cycling, and transportation more attractive to residents of new homes. For starters, many disabilities preclude driving. Users of wheelchairs benefit from better sidewalks and multi-use pathways. Residents who need to drive benefit from reduced overall traffic congestion. Developments in the last decade have brought a revolution in availability and cost of small electric powered or assisted vehicles, such as e-bikes, scooters, and other devices that provide many of the benefits of walking and cycling without the same discomforts and difficulties. Such devices can and do extend the range (both in distance as well as time-of-year) where non-car transportation is viable and should not be overlooked.

Lastly, locating housing to encourage pedestrianism and cycling encourage more physical activity, which can reduce the burden on the healthcare system as well as improve mood and fitness. Pedestrians and cyclists are found to be good potential customers by many businesses, as they can better interact with the street front.

The best way to help pedestrians, cyclists, and transit riders is make it easier to build infill housing in existing communities which already have shops, public services, schools, and places of work.

Affordable Housing

Housing affordability afflicts (as of 2021) between no reported census returns and 20 percent (South Pender), with further core housing need afflicting up to 18 percent of residents of Lasqueti and extreme core housing need afflicting up to 5.6 percent of households on Hornby Island.

	SPENDING > 30% OF INCOME ON HOUSING (%)	CORE HOUSING NEED (%)	EXTREME CORE HOUSING NEED (%)
DENMAN	15.9	16.7	5.6
GABRIOLA	13.7	11.7	2.8
GALIANO	11.9	9.0	4.5
GAMBIER	0.0	0.0	0.0
HORNBY	8.7	13.0	5.2
LASQUETI	18.2	17.9	0.0
MAYNE	16.6	10.3	2.8
NORTH PENDER	13.2	7.6	1.6
SALT SPRING	18.8	6.0	3.1
SATURNA	9.3	0.0	0.0
SOUTH PENDER	20.0	0.0	0.0
THETIS	11.8	8.8	0.0

These households are below the ‘affordability standard’ when housing costs (rent, mortgage, taxes, utilities) exceed more than 30% pre-tax household income. While average rents or mortgage payments in much of the Islands are not comparatively high, they reflect both poor outside access and past market conditions – rents and mortgage payments which are not available on today’s real estate market. Across many communities, core housing needs have fallen substantially since 2006, however many of households remain in housing that is not affordable for their needs.

An unusual feature of the islands housing conditions reported by stakeholders is that there is a particular level of homeowner housing need that is not seen in other communities, particularly on more remote islands. Due to the large numbers of seniors on the islands and the high costs of maintenance and renovation work, functional housing affordability issues are reported to be in excess of measured housing costs, with substantial maintenance deficits in many cases.

Dedicated affordable housing is difficult to achieve in the Islands due to high costs of construction, limited available land, and the overall remoteness of island communities. CRD Islands Trust Areas as of 2024 had, about 412 units of supported housing in some form or another, according to the BC Housing Registry. This included:

- 50 Emergency Shelter or Homeless Housing Units
 - 50 units in Salt Spring Island (suppressed for privacy)
 - 0 Units in the other CRD Gulf Islands
- 86 Transitional Supported and Assisted Living Units
 - 86 located on Salt Spring Island
 - Subtypes were suppressed for privacy
- 135 Independent Social Housing Units
 - 85 Low Income Family Units on Salt Spring Island
 - 40 Independent Seniors Units on Salt Spring Island
 - Other Southern Gulf Islands units suppressed for privacy
- 141 Rental Assistance in Private Market
 - 20 Rent Assist Families in Salt Spring Island
 - 71 Rent Assist Seniors in Salt Spring Island
 - 34 Canada Housing benefit recipients in Salt Spring Island
 - Other categories in Southern Gulf Islands Supressed for Privacy

Rental Housing

Renters are less common in Islands Trust Areas than in BC overall (33%), comprising between 22% and 9% of households, with the most renters on Saturna and the fewest on Thetis, proportionally. Average Renter housing costs range between \$580 in Denman and \$1,118 in Salt Spring and are generally lower than BC Overall (\$1,492). This pattern somewhat reflects the level of development and accessibility of the various Island Areas, with Salt

Spring affording the deepest local economy and the best access to the wider province, while locations like Denman or Gambier are more 'out of the way' and more disconnected from wider economic opportunities. It should be noted that these rents are 'rents currently paid' and as such reflect the lingering influence of past rental markets from when such leases were signed, rather than the leases available on the present market. Engagement with stakeholders and review of local rental listings sights suggest that current market rents are substantially more

Stakeholders report that in many areas there is a sort of double acting effect on rental markets from the tourist season. Rental units become scarce during the high season when there is the most seasonal work available, both due to worker demand as well as tourist demand. There were additional anecdotes of seasonable homelessness driven by this effect as renters and even some low-income homeowners make way for visitors either through eviction, through casual understandings with landlords, or through sublease.

Housing shortfalls tend to afflict rental households to a greater degree than others and this is no exception in the Islands. The share of households experiencing unsuitable housing (housing undersized for household size and composition), inadequate housing (housing under-maintained) or unaffordable housing (housing taking up more than 30% of household income) is higher for rental households across the board. Rates of 'core housing need' based on these three qualifications are up to 41% (Gabriola Island) though there are smaller island communities where this is not the case.

Over time rents have increased, though not necessarily faster than the 28% general inflation recorded by the Bank of Canada between 2006 and 2021 or the 52% rental inflation seen in BC overall under Census counts. Rents recorded by the census have decreased in Denman between 2006 and 2021 by 14% though this reflects a low sample size, held steady on Galiano, while increasing 93% in the Gambier Island Area and up to 188% on Lasqueti. Salt Spring, with the largest census sample size has seen 16% increases in average rents paid between 2006 and 2021, below that seen in the Capital Region (49%) and BC (52%). While these numbers are based on sample sizes that are small in most cases, they tell a story at some variance against stakeholder evidence that rental housing is considerably dearer.

Special Needs Housing

A small number of households in the region are in special needs housing supported by BC Housing. Special needs housing is an important part of any community and can be accommodated provided there is access to suitable workforce and supportive services. This is a challenge in small island communities, and is likely to be unviable especially in smaller trust areas.

Seniors Housing

Seniors housing is a growing issue in the Islands, where the population 65 years and older has grown substantially. Senior citizens constitute between 35 to 50 percent of the population of the study area islands trust areas. Many seniors are owners of homes that they find increasingly difficult and expensive to maintain, amplified by island trades access issues and dedicated seniors housing is difficult to find. This problem is only expected to grow, as the detailed population forecasts suggest that most island communities will see growing or stable senior populations over the coming 20 years. Expanding the supply of dedicated seniors housing as well as senior-suitable housing (such as single level or step free access) will be important for accommodating an aging population.

Seniors housing enables seniors to remain in the community, important for many long-term residents and their social networks. However, seniors housing must overcome many of the wider barriers to housing need in the Islands Trust, including high costs and limited available land and lengthy permitting processes. There has been some success, notably on Hornby Island in assembling new seniors housing development with public assistance, however stakeholders described the great length and difficulty of assembling the project, and the concern from senior government that funding could go further in other communities. All of this speaks to the need to provide a smooth pathway for seniors housing development.

BC Housing notes that more than 100 seniors housing units are supported by BC Housing in Islands Trust Areas, particularly Salt Spring Island, as well as an undisclosed number of households receiving other assistance.

Family Housing

Families with children constitute a small percentage of island residents. The number youth under 15 has tended to decline over time, and constitutes as few as 3% of residents on South Pender Island (0-15 youths total due to census rounding) to a high of 12% on Salt Spring, where 25% of households are census families with children . However, between 2016 and 2021 general population growth saw an increase in the absolute number of youths and families. In most islands this population is expected to remain stable over the coming 20 years. This is downstream of declining birth rates but is also downstream of the increasing relative expense of raising children in the region and British Columbia overall. BC Housing notes that an undisclosed number of families live in a number of units supported by the Province

Few families in Islands Trust Areas are in core housing need, with all but a few households in core housing need comprising one and two person households. However, a number of families are reported in core housing need. In general, three (3)or more person households are not represented in affordability, suitability, or adequacy statistics, however this is a case where care should be taken regarding small sample sizes

Shelters and Homelessness

Homelessness is a deeply considered problem in the Islands Trust areas, and is widely seen by stakeholders as exceeding the official counts. In particular, a sort of seasonal-homelessness of impoverished property owners was described by some stakeholders, suggesting that in some communities people were moving out of their own homes and into RVs and other less than appropriate accommodations in order to rent out their homes to visitors. BC Housing reports supporting homeless individuals in Salt Spring, and more widely.

Homelessness is a wide phenomenon, much wider than open unsheltered 'rough sleeping' or shelter residency, including a great deal of 'hidden homelessness' such as those who live temporarily with friends and family ('couch-surfing'), living in RVs, cars, informal houses, and other improvised dwellings.

Addressing homelessness is often conceived of shelters, and non-profit affordable housing, but for the most part, homelessness arises from someone who was participating in the housing market finding themselves unable to participate due to some intersection of rising housing costs and personal misfortune. It's also widely assumed that homeless residents 'come from elsewhere' and move to a given jurisdiction due to its superior qualities as a place to be homeless. When this is studied, it usually found that homelessness is generated locally by high housing costs. As such, if wide housing cost growth can be restrained, this will manifest as lower rates of homelessness.

Workforce Housing

Workforce housing is a bit of an odd term, given that 'the workforce' comprises the most households in a given community. Workforce housing is for island communities an absolutely key concern, exacerbated by specific features of the islands – inherently long outside travel times, and the high cost of local housing options, and the large number of retirees and other community members outside the work force who, while often sustaining the island economies financially are not in a position to provide day-to-day work needed to provide local services. Much of the region sees substantial tourist demand, which creates difficulties for workers, especially but not limited to seasonal workers to sustain themselves in quality year-round housing. Ensuring that short-term rental and vacation home regulations strike a balance between the economic benefits these activities and investments can have for a community and ensuring an adequate supply of housing for working members of the community is a key objective.

A Salt Spring Island median household income (\$77,500 in 2020) can sustain a monthly affordable rent of no more than \$1,940, which is higher than the median shelter cost of all Islands Trust Areas with available data. However, a median household income on Lasqueti Island can only sustain \$840 per month in housing cost. While this is higher than the average shelter cost recorded on Lasqueti by about 50% (\$548), it does not leave much room for supporting any housing expenses that may arise, nor does it support a high standard of maintenance. In particular, the more remote Northern Gulf Islands such as Lasqueti and Hornby seem to have low income, resulting from their relatively remoteness from tourism and labour markets on Vancouver Island or

the Mainland. However, it is also the case that the average composition of rents includes both more and less expensive units, and that many households are multi-earner. It is also worth noting that these represent current rents rather than turnover rents and are not necessarily available on the open market today.

Appendix 1: Additional Demographic & Housing Statistics

This data is from Statistics Canada Census data (2006-2021) and National Household Survey (2011) unless otherwise specified. Where data is suppressed for privacy reasons by Statistics Canada, an 'x' appears.

Denman Island

Local Economy

Table 135: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Denman	CVRD	BC	Denman	CVRD	BC
Total labour force	600	34,115	2,657,275			
Industry - not applicable	15	610	54,165			
All industries	585	33,505	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	75	1,820	69,390	13.2%	5.4%	2.4%
21 Mining; quarrying; and oil and gas extraction	10	375	27,375	1.8%	1.1%	1.0%
22 Utilities	0	155	15,605	0.0%	0.5%	0.5%
23 Construction	50	3,405	255,045	8.8%	10.2%	8.9%
31-33 Manufacturing	20	1,040	164,770	3.5%	3.1%	5.8%
Goods producing industries	155	6,795	532,185	27.2%	20.3%	18.6%
41 Wholesale trade	10	575	85,960	1.8%	1.7%	3.0%
44-45 Retail trade	35	4,470	333,160	6.1%	13.3%	11.7%
48-49 Transportation and warehousing	40	1,340	154,540	7.0%	4.0%	5.4%
51 Information and cultural industries	10	425	77,280	1.8%	1.3%	2.7%
52 Finance and insurance	0	745	101,425	0.0%	2.2%	3.6%
53 Real estate and rental and leasing	10	535	64,995	1.8%	1.6%	2.3%
54 Professional; scientific and technical services	50	2,390	257,400	8.8%	7.1%	9.0%
55 Management of companies and enterprises	0	30	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	50	1,450	124,530	8.8%	4.3%	4.4%
61 Educational services	45	2,310	211,500	7.9%	6.9%	7.4%
62 Health care and social assistance	90	4,970	344,345	15.8%	14.8%	12.1%
71 Arts; entertainment and recreation	40	925	71,705	7.0%	2.8%	2.5%
72 Accommodation and food services	25	2,330	210,570	4.4%	7.0%	7.4%
81 Other services (except public administration)	10	1,470	126,430	1.8%	4.4%	4.4%

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91 Public administration	0	2,750	153,665	0.0%	8.2%	5.4%
Services producing industries	415	26,715	2,323,705	72.8%	79.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 136: Employment by Major Sector

Major Economic Sectors	Denman				CVRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	50 (10%)	70 (14%)	45 (9%)	75 (13%)	3,495 (12%)	3,450 (11%)	3,810 (12%)	3,680 (11%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	35 (7%)	0 (0%)	30 (6%)	10 (2%)	1,400 (5%)	1,330 (4%)	1,325 (4%)	1,310 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	130 (27%)	195 (40%)	120 (23%)	185 (32%)	8,955 (31%)	11,245 (36%)	10,620 (34%)	11,635 (35%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	195 (40%)	150 (31%)	225 (44%)	205 (36%)	7,615 (27%)	7,545 (24%)	8,145 (26%)	9,030 (27%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	50 (10%)	70 (14%)	75 (15%)	85 (15%)	5,700 (20%)	6,500 (21%)	6,130 (20%)	6,385 (19%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	25 (5%)	0 (0%)	20 (4%)	10 (2%)	1,280 (4%)	1,370 (4%)	1,345 (4%)	1,470 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	485	485	515	570	28,445	31,440	31,375	33,510	2,184,090	2,305,310	2,427,875	2,855,890

Table 137: Employment sector by tenure

	Denman, 2021					
	Total	Owner	Renter	Total %	Owner %	Renter %
Tourism	75	75	0	100%	100%	0%
Business finance and management	10	10	0	100%	100%	0%
Public services	185	155	25	100%	84%	14%
Manufacturing and innovation	205	195	10	100%	95%	5%
Trade services	85	55	30	100%	65%	35%
Other services	10	10	0	100%	100%	0%
	570	500	65	100%	88%	11%

Education

Table 138 : Education Levels

Education Level, 2021	Denman	CVRD	BC
No certificate, diploma or degree	110 (9%)	7,840 (13%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	285 (23%)	18,820 (31%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	820 (67%)	34,545 (56%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	110 (9%)	6,225 (10%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	215 (18%)	12,725 (21%)	711,810 (17%)
University certificate or diploma below bachelor level	20 (2%)	1,830 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	480 (40%)	13,760 (22%)	1,199,710 (29%)

Commute

Table 139: Commute Destination by Area

Commuting Status	Denman	CVRD	BC
Commute within census subdivision (CSD) of residence	115 (66%)	8,325 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	25 (14%)	8,780 (44%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	35 (20%)	2,725 (14%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	280 (1%)	8,915 (0%)

Table 140: Commuting Destination by Tenure

Commuting Status by Tenure, Denman	Owner	Renter
Commute within census subdivision (CSD) of residence	105 (68%)	10 (40%)
	25	0

Commute to a different census subdivision (CSD) within census division (CD) of residence	(16%)	(0%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	25 (16%)	15 (60%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 141: Long Term Population

Denman Population	1996	2001	2006	2011	2016	2021
Total	1048	1015	1,100	1,015	1,095	1,340
5-year growth rate		-3.15%	8.37%	-7.73%	7.88%	22.37%
5-year change		-33	85	-85	80	245

Table 142: Age Breakdown

Denman Population	2006	2011	2016	2021
Under 15 years old	155 (14%)	70 (7%)	70 (6%)	125 (9%)
15 to 64 years old	770 (70%)	695 (68%)	595 (54%)	710 (51%)
65 years and older	175 (16%)	255 (25%)	430 (39%)	555 (40%)
Total	1,095	1,015	1,095	1,390
Population growth rate				
5-year growth rate		-7.31%	7.88%	26.94%
Annual average growth rate 2006 to 2021		1.60%		

CVRD Population	2006	2011	2016	2021
Under 15 years old	9,415 (16%)	9,030 (14%)	9,170 (14%)	9,930 (14%)
15 to 64 years old	38,420 (66%)	40,635 (65%)	40,000 (61%)	41,925 (58%)
65 years and older	10,230 (18%)	12,795 (20%)	16,185 (25%)	20,585 (28%)
Total	58,065	62,460	65,355	72,445
Population growth rate				
5-year growth rate		7.57%	4.63%	10.85%
Annual average growth rate 2006 to 2021		1.49%		

Figure 17: Population Composition

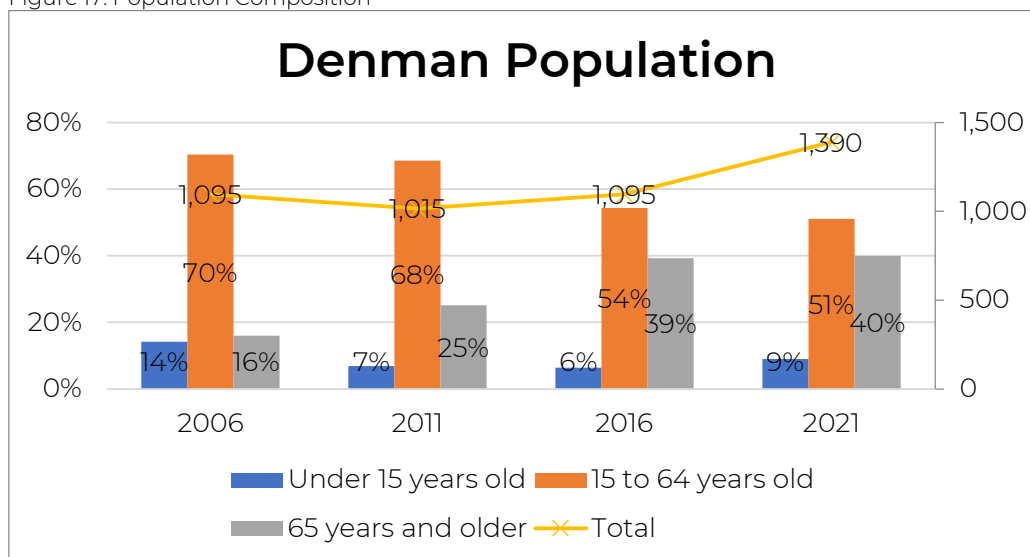


Table 143: Household Size

Household Size, Denman	2006	2011	2016	2021
1 person	185 (35%)	80 (16%)	220 (37%)	230 (35%)
2 persons	220 (42%)	350 (71%)	290 (49%)	270 (41%)
3 persons	40 (8%)	50 (10%)	50 (8%)	80 (12%)
4 persons	65 (12%)	0 (0%)	30 (5%)	65 (10%)
5 or more persons	20 (4%)	0 (0%)	10 (2%)	15 (2%)
Total - Private households by household size	530	495	590	655
Number of persons in private households	1100	1015	1095	1340
Average household size	2.1	2.0	1.9	2.0

Table 144: Households by type

Private Households by Household Type	Denman	CVRD	BC
One-census-family households	400 (61%)	20,630 (65%)	1,270,210 (62%)
Without children in a census family	260 (40%)	11,335 (35%)	571,815 (28%)
With children in a census family	145 (22%)	9,300 (29%)	698,400 (34%)

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Multiple-census-family households	10 (2%)	485 (2%)	61,885 (3%)
Non-census-family households	250 (38%)	10,825 (34%)	709,745 (35%)
One-person households	230 (35%)	9,340 (29%)	600,425 (29%)
Two-or-more person non-census-family households	15 (2%)	1,485 (5%)	109,315 (5%)
Total - Private households by household type	655	31,950	2,041,830

Household Income

Table 145: Household Income (2020)

Household Income (2020)	Denman		CVRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	255	1%	30,435	1%
\$5,000 to \$9,999	0	0%	125	0%	13,340	1%
\$10,000 to \$14,999	20	3%	285	1%	19,155	1%
\$15,000 to \$19,999	20	3%	680	2%	41,945	2%
\$20,000 to \$24,999	75	11%	1,335	4%	82,295	4%
\$25,000 to \$29,999	30	5%	1,095	3%	63,840	3%
\$30,000 to \$34,999	35	5%	1,145	4%	64,805	3%
\$35,000 to \$39,999	30	5%	1,335	4%	75,450	4%
\$40,000 to \$44,999	45	7%	1,280	4%	73,365	4%
\$45,000 to \$49,999	25	4%	1,295	4%	73,380	4%
\$50,000 to \$59,999	70	11%	2,935	9%	145,085	7%
\$60,000 to \$69,999	45	7%	2,345	7%	139,485	7%
\$70,000 to \$79,999	45	7%	2,440	8%	130,800	6%
\$80,000 to \$89,999	25	4%	2,115	7%	122,210	6%
\$90,000 to \$99,999	40	6%	2,045	6%	113,390	6%
\$100,000 to \$124,999	35	5%	3,930	12%	235,925	12%
\$125,000 to \$149,999	35	5%	2,545	8%	178,470	9%
\$150,000 to \$199,999	35	5%	2,665	8%	222,145	11%
\$200,000 and over	35	5%	2,095	7%	216,315	11%
Total - Household total income groups in 2021 for private households	655	100%	31,950	100%	2,041,830	100%
Under \$30,000	145	22%	3,775	12%	251,010	12%
\$30,000 to \$59,999	205	31%	7,990	25%	432,085	21%
\$60,000 to \$99,999	155	24%	8,945	28%	505,885	25%

\$100,000 and over	140	21%	11,235	35%	852,855	42%
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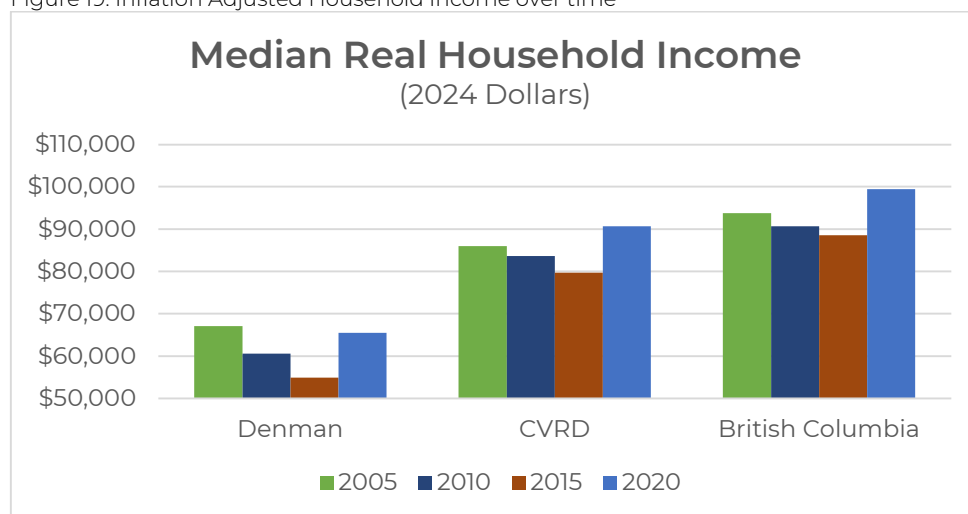
Table 146: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Denman	CVRD	BC	Denman	CVRD
Economic families					
Couple-only family	\$77,500	\$87,000	\$93,000	83%	94%
Couple-with-children family	\$95,000	\$126,000	\$138,000	69%	91%
Lone-parent family	\$55,200	\$65,000	\$70,500	78%	92%
Family income	\$77,500	\$96,000	\$107,000	72%	90%
1-person households	\$31,400	\$40,000	\$43,200	73%	93%
2-or-more person households	\$77,500	\$96,000	\$108,000	72%	89%
Median household income	\$59,200	\$77,500	\$85,000	70%	91%

Figure 18: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Denman	\$44,601	\$43,832	\$43,406	\$56,000
CVRD	\$57,198	\$60,523	\$62,992	\$77,500
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Denman	\$67,049	\$60,593	\$54,917	\$65,509
CVRD	\$85,986	\$83,667	\$79,697	\$90,660
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 19: Inflation Adjusted Household Income over time



Housing Stock

Table 147: Housing Stock Growth

Private Dwelling Types	Denman		Ave. Annual Rate of Growth	CVRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	832	881	1.15%	32,076	34,412	1.42%
Occupied by usual residents	592	695	3.26%	29,573	31,939	1.55%
Vacant dwellings or dwellings occupied by temporary residents	240	186	-4.97%	2,503	2,473	-0.24%

Table 148: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	530	495	590	655	125	24	
Single-detached house	510	495	575	635	125	25	97
Semi-detached, row house and duplex	10	0	10	15	5	50	2
Semi-detached or double house	10	0	10	10	0	0	2
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	10	10		2
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	0	0	10	10	10		2

Table 149: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	495		590		655	
No bedrooms	0	0	0	0	15	2
1 bedroom	125	25	100	17	145	22

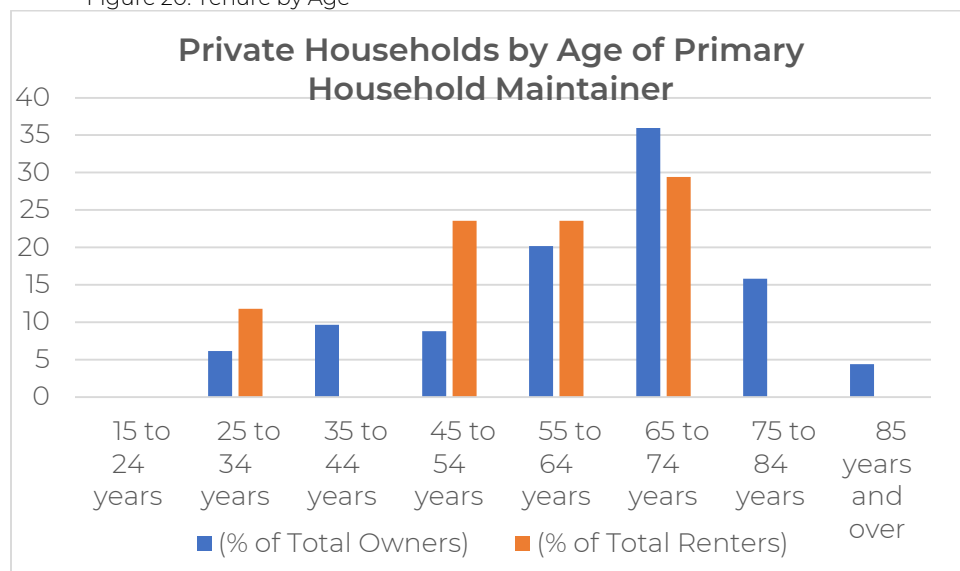
2 bedrooms	110	22	260	44	215	33
3 bedrooms	180	36	165	28	210	32
4 or more bedrooms	80	16	60	10	70	11

Tenure

Table 150: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Denman				
Owners	445	455	495	570
Renters	85	45	90	85
Others (Band Housing)	0	0	0	0
Total occupied dwellings	530	495	590	655
Ownership Rate	84%	92%	84%	87%
CVRD				
Owners	19,690	21,670	22,595	24,690
Renters	5,625	6,215	6,980	30
Others (Band Housing)	0	10	0	7225
Total occupied dwellings	25,320	27,885	29,575	31,950
Ownership Rate	78%	78%	76%	77%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 20: Tenure by Age



Suitability & Adequacy

Table 151: Suitability

Suitability Standards	Denman	CVRD	BC
Total - Private households by housing below standards	630	30,950	1,915,755
Below the suitability standard (not suitable)	45	695	86,655
% below the suitability standard (not suitable)	7	2	5

Table 152: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Denman Total	Owner	Renter	CVRD Total	Owner	Renter
Total	630	545	85	30,950	23,975	6,975
Below the adequacy standard (major repairs needed)	95	80	0	1,215	920	300
% below the adequacy standard (major repairs needed)	15	15	0	4	4	4

Table 153: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	655		570		85	
1960 or before	80	12	65	81	15	19
1961 to 1980	125	19	110	88	20	16
1981 to 1990	125	19	115	92	0	0
1991 to 2000	130	20	105	81	20	15
2001 to 2005	40	6	35	88	0	0
2006 to 2010	40	6	35	88	10	25
2011 to 2016	60	9	45	75	15	25
2016 to 2021	55	8	55	100	0	0

Shelter costs to Income Ratios

Table 154: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	630	545	85
Household in extreme core housing need (STIR greater than 50% but less than 100%)	35	25	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 155: Core Housing Need by household size and tenure

Denman, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	525	83	470	86	55	65
Household in core housing need	105	17	75	14	30	35
1 person household	45	7	25	5	15	18
2 persons household	20	3	20	4	0	0
3 persons household	30	5	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 156: Households below affordability standard

Denman, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	630	100	545	100	85	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	100	16	72	13	25	29
1 person household	35	6	25	5	15	18
2 persons household	35	6	35	6	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 157: Housing Affordability by jurisdiction

Denman	Total	Owner	Renter
Total - Private households by housing below standards	630	545	85
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	100	72	25
% Below the affordability standard	16	13	29

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CVRD	Total	Owner	Renter
Total - Private households by housing below standards	30,950	23,975	6,975
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	5,265	3,030	2,235
% Below the affordability standard	17	13	32
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 158: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	525	470	55
Household in core housing need	105	75	30
1 person household	45	25	15
2 persons household	20	20	0
3 persons household	30	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 159: Shelter costs by tenure

Denman	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 880	\$ 928	\$ 580
CVRD			
Average monthly shelter cost (\$)	\$ 1,250	\$ 1,253	\$ 1,240
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 160: Shelter cost to income ratios

Shelter-cost-to-income ratios	Denman	CVRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	630	30,950	1,915,755
Spending <30% of Income on Shelter Costs	530	25,685	1,530,185
Spending 30% or more of Income on Shelter Costs	100	5,265	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	545	24,330	1,353,695
Owner Households with a Mortgage	225	12,890	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	13%	13%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$928	\$1,253	\$1,654

Median Value of Dwellings (\$)	\$645,000	\$650,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	85	6,975	624,625
Tenant Households in Subsidized Housing	23.5%	11.0%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	29%	32%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$580	\$1,240	\$1,492

Core Housing Need

Table 161: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	18.8	17.5	24.8	15.9
Inadequate Housing (%)	15.6	4.1	11.9	15.1
Unsuitable Housing (%)	10.4	0.0	6.4	7.1
Core Housing Need (%)	25.0	10.3	19.3	16.7
Extreme Core Housing Need (%)	12.5	4.1	7.3	5.6
Number of Households In Core Need	120	50	105	105
Extreme Core Housing Need (Count)	60	20	40	35

Table 162: Comparative Core Housing Need

Core Housing Need									
Households	Denman			CVRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	630	545	85	30,950	23,975	6,975	1,915,755	1,291,130	624,625
Share	100%	87%	13%	100%	77%	23%	100%	67%	33%
Below Suitability Standard	45	35	-	695	375	315	86,655	36,330	50,325
Rate	7%	6%	0%	2%	2%	5%	5%	3%	8%
Below Adequacy Standard	95	80	-	1,215	920	300	74,035	49,250	24,785
Rate	15%	15%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	100	72	25	5,265	3,030	2,235	385,570	199,355	186,215
Rate	16%	13%	29%	17%	13%	32%	20%	15%	30%
Below All Three Standards	-	-	-	-	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%

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In Core Housing Need	105	75	30	2,715	1,180	1,540	257,090	102,850	154,240
Rate	17%	14%	35%	9%	5%	22%	13%	8%	25%
Extreme Core Housing Need	35	25	-	1,580	805	775	134,625	64,795	69,825
Rate	6%	5%	0%	5%	3%	11%	7%	5%	11%

Table 163: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	105	75	30
1 person household	45	25	15
2 persons household	20	20	-
3 persons household	30	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 164: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Denman	CVRD	BC
Median	\$ 670	\$ 1,180	\$ 1,370
Average	\$ 580	\$ 1,240	\$ 1,492
2016- Average	\$ 725	\$ 951	\$ 1,149
2011- Average	\$ 598	\$ 938	\$ 1,075
2006-Average	\$ 675	\$ 809	\$ 980
Percentage Increase 2006-2021	-14%	53%	52%

Gabriola Island

Local Economy

Table 165: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Gabriola	RDN	BC	Gabriola	RDN	BC
Total labour force	1,770	78,990	2,657,275			
Industry - not applicable	45	1,565	54,165			
All industries	1,720	77,425	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	45	1,690	69,390	2.6%	5.5%	2.4%
21 Mining; quarrying; and oil and gas extraction	20	565	27,375	1.2%	1.8%	1.0%
22 Utilities	0	235	15,605	0.0%	0.8%	0.5%
23 Construction	155	3,845	255,045	9.0%	12.5%	8.9%
31-33 Manufacturing	55	2,375	164,770	3.2%	7.7%	5.8%
Goods producing industries	275	8,710	532,185	15.9%	28.2%	18.6%
41 Wholesale trade	25	375	85,960	1.4%	1.2%	3.0%
44-45 Retail trade	210	3,635	333,160	12.1%	11.8%	11.7%
48-49 Transportation and warehousing	80	1,535	154,540	4.6%	5.0%	5.4%
51 Information and cultural industries	50	240	77,280	2.9%	0.8%	2.7%
52 Finance and insurance	40	705	101,425	2.3%	2.3%	3.6%
53 Real estate and rental and leasing	30	600	64,995	1.7%	1.9%	2.3%
54 Professional; scientific and technical services	185	1,565	257,400	10.7%	5.1%	9.0%
55 Management of companies and enterprises	0	20	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	120	1,305	124,530	6.9%	4.2%	4.4%
61 Educational services	125	1,915	211,500	7.2%	6.2%	7.4%
62 Health care and social assistance	180	3,305	344,345	10.4%	10.7%	12.1%
71 Arts; entertainment and recreation	105	1,275	71,705	6.1%	4.1%	2.5%
72 Accommodation and food services	120	3,030	210,570	6.9%	9.8%	7.4%
81 Other services (except public administration)	100	1,480	126,430	5.8%	4.8%	4.4%
91 Public administration	85	1,140	153,665	4.9%	3.7%	5.4%
Services producing industries	1,455	22,125	2,323,705	84.1%	71.8%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

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Table 166: Employment by Major Sector

Major Economic Sectors	Gabriola				RDN				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	365 (18%)	255 (14%)	265 (16%)	275 (16%)	8,775 (13%)	9,520 (14%)	3,875 (15%)	4,545 (15%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	125 (6%)	80 (4%)	110 (7%)	70 (4%)	3,970 (6%)	3,715 (5%)	1,165 (5%)	1,325 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	415 (21%)	565 (31%)	440 (26%)	510 (29%)	18,665 (28%)	21,005 (30%)	5,870 (23%)	7,900 (26%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	650 (33%)	550 (31%)	505 (30%)	460 (27%)	16,920 (26%)	15,990 (23%)	8,050 (32%)	10,040 (33%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	355 (18%)	280 (16%)	305 (18%)	315 (18%)	14,220 (22%)	15,220 (22%)	4,975 (20%)	5,545 (18%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	80 (4%)	65 (4%)	60 (4%)	100 (6%)	3,495 (5%)	3,500 (5%)	1,165 (5%)	1,480 (5%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	1,990	1,795	1,685	1,730	66,045	68,950	25,100	30,835	2,184,090	2,305,310	2,427,875	2,855,890

Table 167: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Gabriola		
	Total	Owner	Renter
Tourism	275 (100%)	230 (84%)	35 (13%)
Business finance and management	70 (100%)	70 (100%)	0 (0%)
Public services	510 (100%)	445 (87%)	65 (13%)
Manufacturing and innovation	460 (100%)	410 (89%)	50 (11%)
Trade services	315 (100%)	270 (86%)	35 (11%)
Other services	100 (100%)	85 (85%)	10 (10%)
Total	1,730	1,510	195

Education

Table 168 : Education Levels

Education Level, 2021	Gabriola	RDN	BC
No certificate, diploma or degree	445 (11%)	18,960 (13%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	985 (23%)	44,065 (30%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	2,780 (66%)	81,685 (56%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	335 (8%)	14,595 (10%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	765 (18%)	28,205 (19%)	711,810 (17%)
University certificate or diploma below bachelor level	115 (3%)	6,655 (5%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	1,565 (37%)	32,230 (22%)	1,199,710 (29%)

Commute

Table 169: Commute Destination by Area

Commuting Status	Gabriola	RDN	BC
Commute within census subdivision (CSD) of residence	495 (74%)	14,525 (71%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	120 (18%)	3,540 (17%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	40 (6%)	1,990 (10%)	77,850 (4%)
Commute to a different province or territory	15 (2%)	360 (2%)	8,915 (0%)

Table 170: Commuting Destination by Tenure

Commuting Status by Tenure, Gabriola	Owner	Renter
Commute within census subdivision (CSD) of residence	420 (72%)	75 (100%)
	115	0

Commute to a different census subdivision (CSD) within census division (CD) of residence	(20%)	(0%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	40 (7%)	0 (0%)
Commute to a different province or territory	10 (2%)	0 (0%)

Demographics

Table 171: Long Term Population

Gabriola Population	1996	2001	2006	2011	2016	2021
Total	3479	3520	4,000	4,025	4,015	4,495
5-year growth rate		1.18%	13.64%	0.63%	-0.25%	11.96%
5-year change		41	480	25	-10	480

Table 172: Age Breakdown

Gabriola Population	2006	2011	2016	2021
Under 15 years old	450 (11%)	365 (9%)	300 (7%)	290 (6%)
15 to 64 years old	2,695 (67%)	2,470 (61%)	2,205 (55%)	2,205 (49%)
65 years and older	850 (21%)	1,195 (30%)	1,510 (38%)	1,995 (44%)
Total	4,000	4,025	4,015	4,500
Population growth rate				
5-year growth rate		0.63%	-0.25%	12.08%
Annual average growth rate 2006 to 2021		0.79%		

RDN Population	2006	2011	2016	2021
Under 15 years old	19,735 (15%)	19,010 (13%)	7,025 (14%)	21,520 (13%)
15 to 64 years old	88,750 (65%)	91,645 (64%)	31,400 (63%)	97,835 (57%)
65 years and older	27,255 (20%)	32,300 (23%)	11,765 (23%)	51,015 (30%)
Total	135,740	142,955	50,195	170,365
Population growth rate				
5-year growth rate		5.32%	-64.89%	239.41%
Annual average growth rate 2006 to 2021		1.53%		

Figure 21: Population Composition

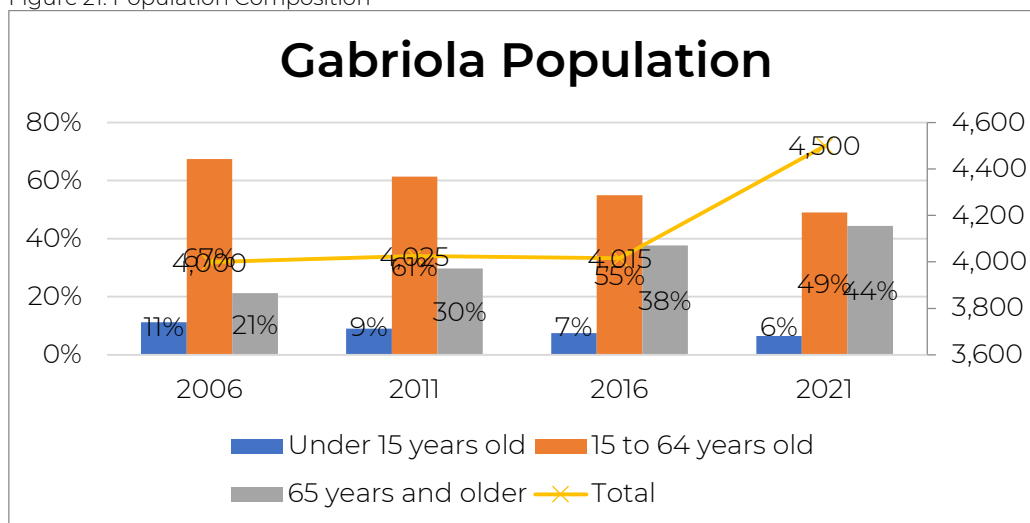


Table 173: Household Size

Household Size, Gabriola	2006	2011	2016	2021
1 person	675 (34%)	715 (34%)	750 (35%)	860 (36%)
2 persons	920 (46%)	995 (48%)	1080 (50%)	1155 (49%)
3 persons	200 (10%)	210 (10%)	190 (9%)	220 (9%)
4 persons	125 (6%)	80 (4%)	95 (4%)	95 (4%)
5 or more persons	60 (3%)	70 (3%)	30 (1%)	50 (2%)
Total - Private households by household size	1995	2075	2145	2375
Number of persons in private households	3995	4030	4015	4495
Average household size	2.0	1.9	1.9	1.9

Table 174: Households by type

Private Households by Household Type	Gabriola	RDN	BC
One-census-family households	1,415 (60%)	16,165 (66%)	1,270,210 (62%)
Without children in a census family	1,055 (44%)	9,255 (38%)	571,815 (28%)
With children in a census family	365 (15%)	6,910 (28%)	698,400 (34%)
Multiple-census-family households	0	400	61,885

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	(0%)	(2%)	(3%)
Non-census-family households	950 (40%)	8,030 (33%)	709,745 (35%)
One-person households	860 (36%)	6,950 (28%)	600,425 (29%)
Two-or-more person non-census-family households	95 (4%)	1,080 (4%)	109,315 (5%)
Total - Private households by household type	2,375	24,595	2,041,830

Household Income

Table 175: Household Income (2020)

Household Income (2020)	Gabriola		RDN		BC	
	#	%	#	%	#	%
Under \$5,000	35	1%	180	1%	30,435	1%
\$5,000 to \$9,999	0	0%	130	1%	13,340	1%
\$10,000 to \$14,999	50	2%	190	1%	19,155	1%
\$15,000 to \$19,999	50	2%	570	2%	41,945	2%
\$20,000 to \$24,999	215	9%	1,215	5%	82,295	4%
\$25,000 to \$29,999	100	4%	910	4%	63,840	3%
\$30,000 to \$34,999	110	5%	880	4%	64,805	3%
\$35,000 to \$39,999	135	6%	1,075	4%	75,450	4%
\$40,000 to \$44,999	125	5%	1,060	4%	73,365	4%
\$45,000 to \$49,999	170	7%	1,010	4%	73,380	4%
\$50,000 to \$59,999	195	8%	2,120	9%	145,085	7%
\$60,000 to \$69,999	160	7%	1,800	7%	139,485	7%
\$70,000 to \$79,999	190	8%	1,630	7%	130,800	6%
\$80,000 to \$89,999	160	7%	1,600	7%	122,210	6%
\$90,000 to \$99,999	100	4%	1,510	6%	113,390	6%
\$100,000 to \$124,999	215	9%	2,910	12%	235,925	12%
\$125,000 to \$149,999	120	5%	2,065	8%	178,470	9%
\$150,000 to \$199,999	105	4%	2,215	9%	222,145	11%
\$200,000 and over	135	6%	1,530	6%	216,315	11%
Total - Household total income groups in 2021 for private households	2,375	100%	24,595	100%	2,041,830	100%
Under \$30,000	450	19%	3,195	13%	251,010	12%
\$30,000 to \$59,999	735	31%	6,145	25%	432,085	21%
\$60,000 to \$99,999	610	26%	6,540	27%	505,885	25%
\$100,000 and over	575	24%	8,720	35%	852,855	42%

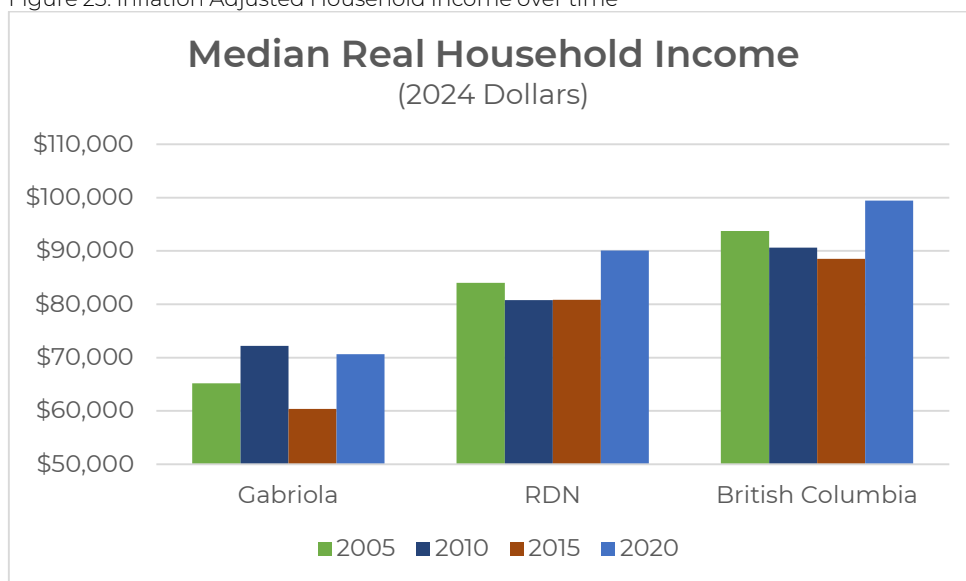
Table 176: Household Income by Household Type

Median Total Household Income (2020)	Median Total Household Income (2020)			% of BC Med Income	
	Gabriola	RDN	BC	Gabriola	RDN
Economic families					
Couple-only family	\$76,000	\$86,000	\$93,000	82%	92%
Couple-with-children family	\$102,000	\$129,000	\$138,000	74%	93%
Lone-parent family	\$56,000	\$64,500	\$70,500	79%	91%
Family income	\$78,500	\$94,000	\$107,000	73%	88%
1-person households	\$34,400	\$39,600	\$43,200	80%	92%
2-or-more person households	\$78,000	\$95,000	\$108,000	72%	88%
Median household income	\$60,400	\$76,000	\$85,000	71%	89%

Figure 22: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Gabriola	\$43,359	\$52,229	\$47,718	\$60,400
RDN	\$55,903	\$58,419	\$63,871	\$77,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Gabriola	\$65,182	\$72,201	\$60,373	\$70,656
RDN	\$84,039	\$80,758	\$80,810	\$90,075
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 23: Inflation Adjusted Household Income over time



Housing Stock

Table 177: Housing Stock Growth

Private Dwelling Types	Gabriola		Ave. Annual Rate of Growth	RDN		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	2,987	3,062	0.50%	73,622	80,056	1.69%
Occupied by usual residents	2,143	2,375	2.08%	68,904	75,273	1.78%
Vacant dwellings or dwellings occupied by temporary residents	844	687	-4.03%	4,718	4,783	0.27%

Table 178: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	1,995	2,075	2,145	2,375	380	19	
Single-detached house	1,860	1,920	2,000	2,215	355	19	93

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Semi-detached, row house and duplex	55	35	65	100	45	82	4
Semi-detached or double house	40	35	45	40	0	0	2
Row house	0	0	0	40	40		2
Apartment/flat in a duplex	15	0	20	40	25	167	2
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	20	35	45	0	-20	-100	0
Movable dwelling	35	65	35	65	30	86	3

Table 179: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	2075		2145		2375	
No bedrooms	20	0	20	1	20	1
1 bedroom	250	12	340	16	395	17
2 bedrooms	875	42	820	38	950	40
3 bedrooms	695	33	755	35	760	32
4 or more bedrooms	225	11	205	10	255	11

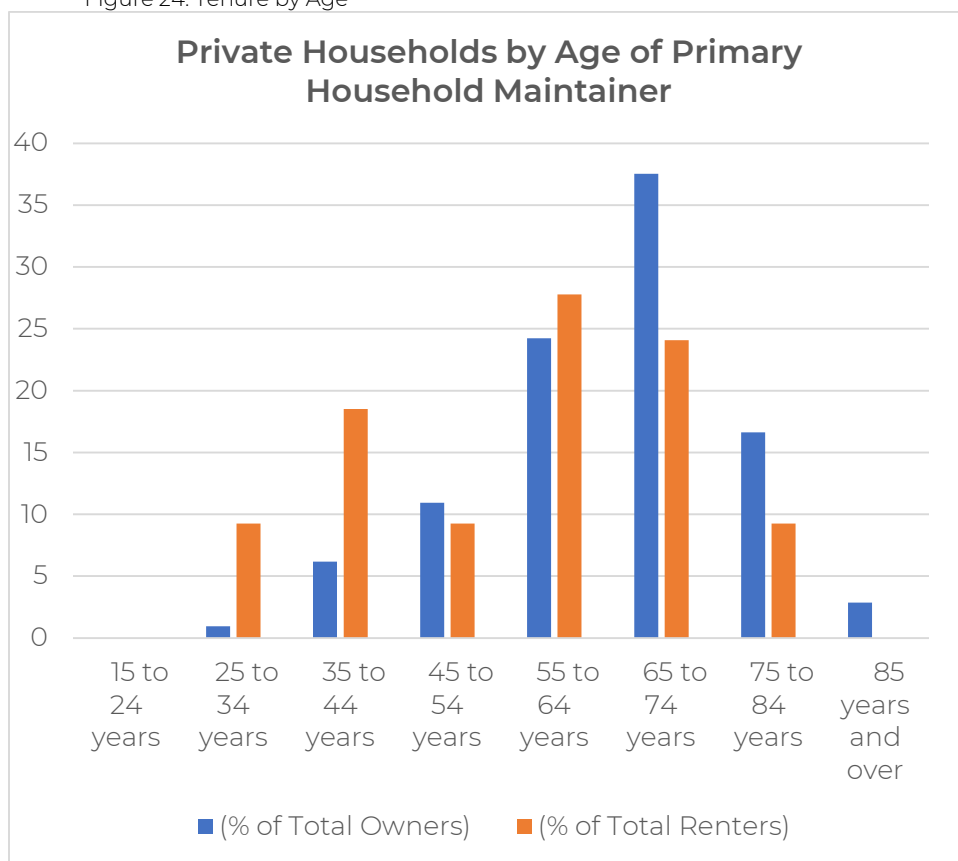
Tenure

Table 180: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Gabriola				
Owners	1,700	1,875	1,780	2,105
Renters	295	205	365	270
Others (Band Housing)	0	0	0	0
Total occupied dwellings	1,995	2,075	2,145	2,375
Ownership Rate	85%	90%	83%	89%
RDN				
Owners	45,555	49,865	17,890	19,635
Renters	14,305	14,420	4,530	70
Others (Band Housing)	10	180	40	4890
Total occupied dwellings	59,875	64,465	22,450	24,595
Ownership Rate	76%	77%	80%	80%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 24: Tenure by Age



Suitability & Adequacy

Table 181: Suitability

Suitability Standards	Gabriola	RDN	BC
Total - Private households by housing below standards	2,305	23,400	1,915,755
Below the suitability standard (not suitable)	60	495	86,655
% below the suitability standard (not suitable)	3	2	5

Table 182: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Gabriola Total	Owner	Renter	RDN Total	Owner	Renter
Total	2,305	2,055	255	23,400	18,700	4,700
Below the adequacy standard (major repairs needed)	180	145	40	1,165	945	215
% below the adequacy standard (major repairs needed)	8	7	16	5	5	5

Table 183: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	2,375		2105		270	
1960 or before	105	4	65	62	35	33
1961 to 1980	685	29	575	84	105	15
1981 to 1990	340	14	290	85	50	15
1991 to 2000	610	26	570	93	35	6
2001 to 2005	195	8	185	95	10	5
2006 to 2010	185	8	170	92	15	8
2011 to 2016	115	5	105	91	10	9
2016 to 2021	145	6	145	100	0	0

Shelter costs to Income Ratios

Table 184: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	2305	2055	255
Household in extreme core housing need (STIR greater than 50% but less than 100%)	65	40	25
1 person household	50	40	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 185: Core Housing Need by household size and tenure

Gabriola, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	2035	88	1890	92	145	57
Household in core housing need	270	12	160	8	105	41
1 person household	160	7	100	5	60	24
2 persons household	80	3	50	2	40	16
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 186: Households below affordability standard

Gabriola, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	2305	100	2055	100	255	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	315	14	210	10	110	43
1 person household	150	7	90	4	60	24
2 persons household	125	5	95	5	30	12
3 persons household	25	1	15	1	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 187: Housing Affordability by jurisdiction

Gabriola	Total	Owner	Renter
Total - Private households by housing below standards	2,305	2,055	255
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	315	210	110
% Below the affordability standard	14	10	43
RDN	Total	Owner	Renter
Total - Private households by housing below standards	23,400	18,700	4,700
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	3,375	2,065	1,310
% Below the affordability standard	14	11	28
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 188: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	2035	1890	145
Household in core housing need	270	160	105
1 person household	160	100	60
2 persons household	80	50	40

3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 189: Shelter costs by tenure

Gabriola	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 832	\$ 813	\$ 980
RDN			
Average monthly shelter cost (\$)	\$ 1,149	\$ 1,150	\$ 1,151
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 190: Shelter cost to income ratios

Shelter-cost-to-income ratios	Gabriola	RDN	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio			
	2,305	23,400	1,915,755
Spending <30% of Income on Shelter Costs	1,990	20,025	1,530,185
Spending 30% or more of Income on Shelter Costs	315	3,375	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings			1,353,695
	2,095	19,280	
Owner Households with a Mortgage	860	9,865	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	10%	11%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$813	\$1,150	\$1,654
Median Value of Dwellings (\$)	\$576,000	\$650,000	\$785,000
	0	0	0
Tenant Households in Non-Farm Non-Reserve Private Dwellings			
	255	4,700	624,625
Tenant Households in Subsidized Housing	0.0%	11.9%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	43%	28%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$980	\$1,151	\$1,492

Core Housing Need

Table 191: Core Housing Need over time

Core Housing Need	2006	2011	2016	2021
Unaffordable Housing (%)	23.9	18.5	22.4	13.7

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Inadequate Housing (%)	9.2	5.0	8.5	7.8
Unsuitable Housing (%)	3.5	2.8	1.5	2.6
Core Housing Need (%)	26.2	11.6	15.2	11.7
Extreme Core Housing Need (%)	10.4	2.5	6.7	2.8
Number of Households In Core Need	480	230	305	270
Extreme Core Housing Need (Count)	190	50	135	65

Table 192: Comparative Core Housing Need

Core Housing Need									
<i>Households</i>	Gabriola			RDN			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	2,305	2,055	255	23,400	18,700	4,700	1,915,755	1,291,130	624,625
Share	100%	89%	11%	100%	80%	20%	100%	67%	33%
Below Suitability Standard	60	45	20	495	270	230	86,655	36,330	50,325
Rate	3%	2%	8%	2%	1%	5%	5%	3%	8%
Below Adequacy Standard	180	145	40	1,165	945	215	74,035	49,250	24,785
Rate	8%	7%	16%	5%	5%	5%	4%	4%	4%
Below Affordability Standard	315	210	110	3,375	2,065	1,310	385,570	199,355	186,215
Rate	14%	10%	43%	14%	11%	28%	20%	15%	30%
Below All Three Standards	-	-	-	-	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	270	160	105	1,780	905	875	257,090	102,850	154,240
Rate	12%	8%	41%	8%	5%	19%	13%	8%	25%
Extreme Core Housing Need	65	40	25	1,025	590	435	134,625	64,795	69,825
Rate	3%	2%	10%	4%	3%	9%	7%	5%	11%

Table 193: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	270	160	105
1 person household	160	100	60

2 persons household	80	50	40
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 194: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Gabriola	RDN	BC
Median	\$ 930	\$ 1,250	\$ 1,370
Average	\$ 980	\$ 1,151	\$ 1,492
2016- Average	\$ 811	\$ 982	\$ 1,149
2011- Average	\$ 777	\$ 979	\$ 1,075
2006-Average	\$ 842	\$ 875	\$ 980
Percentage Increase 2006-2021	16%	32%	52%

Galiano Island

Local Economy

Table 195: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Galiano	CRD	BC	Galiano	CRD	BC
Total labour force	1,920	223,285	2,657,275			
Industry - not applicable	30	3,340	54,165			
All industries	1,895	219,940	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	30	2,720	69,390	4.6%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	0	700	15,605	0.0%	0.3%	0.5%

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23 Construction	70	17,700	255,045	10.7%	8.0%	8.9%
31-33 Manufacturing	25	7,655	164,770	3.8%	3.5%	5.8%
Goods producing industries	125	29,220	532,185	19.1%	13.3%	18.6%
41 Wholesale trade	20	3,390	85,960	3.1%	1.5%	3.0%
44-45 Retail trade	45	24,850	333,160	6.9%	11.3%	11.7%
48-49 Transportation and warehousing	15	7,750	154,540	2.3%	3.5%	5.4%
51 Information and cultural industries	25	3,930	77,280	3.8%	1.8%	2.7%
52 Finance and insurance	0	5,995	101,425	0.0%	2.7%	3.6%
53 Real estate and rental and leasing	20	4,465	64,995	3.1%	2.0%	2.3%
54 Professional; scientific and technical services	75	21,450	257,400	11.5%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	55	10,170	124,530	8.4%	4.6%	4.4%
61 Educational services	55	17,865	211,500	8.4%	8.1%	7.4%
62 Health care and social assistance	50	31,405	344,345	7.6%	14.3%	12.1%
71 Arts; entertainment and recreation	40	5,845	71,705	6.1%	2.7%	2.5%
72 Accommodation and food services	70	15,895	210,570	10.7%	7.2%	7.4%
81 Other services (except public administration)	35	8,860	126,430	5.3%	4.0%	4.4%
91 Public administration	25	28,565	153,665	3.8%	13.0%	5.4%
Services producing industries	530	190,725	2,323,705	80.9%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 196: Employment by Major Sector

Major Economic Sectors	Galiano				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	145 (21%)	120 (26%)	70 (12%)	135 (21%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	25 (4%)	20 (4%)	10 (2%)	20 (3%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	110 (16%)	125 (27%)	160 (28%)	185 (28%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	285 (41%)	155 (33%)	200 (35%)	200 (31%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	95 (14%)	40 (9%)	100 (18%)	80 (12%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	35	10	25	35	8,880	8,210	8,695	8,860	109,485	112,745	112,330	126,430

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	(5%)	(2%)	(4%)	(5%)	(5%)	(4%)	(4%)	(4%)	(5%)	(5%)	(5%)	(4%)
Total	695	470	565	655	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 197: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Galiano		
	Total	Owner	Renter
Tourism	135 (100%)	105 (78%)	30 (22%)
Business finance and management	20 (100%)	20 (100%)	0 (0%)
Public services	185 (100%)	145 (78%)	30 (16%)
Manufacturing and innovation	200 (100%)	180 (90%)	15 (8%)
Trade services	80 (100%)	65 (81%)	15 (19%)
Other services	35 (100%)	3 (9%)	0 (0%)
Total	655	518	90

Education

Table 198: Education Levels

Education Level, 2021	Galiano	CRD	BC
No certificate, diploma or degree	385 (14%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	950 (34%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	1,480 (53%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	310 (11%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	525 (19%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	65	11,170	161,600

	(2%)	(3%)	(4%)
University certificate, diploma or degree at bachelor level or above	575	119,490	1,199,710
	(20%)	(34%)	(29%)

Commute

Table 199: Commute Destination by Area

Commuting Status	Galiano	CRD	BC
Commute within census subdivision (CSD) of residence	225 (88%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (4%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	20 (8%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	505 (0%)	8,915 (0%)

Table 200: Commuting Destination by Tenure

Commuting Status by Tenure, Galiano	Owner	Renter
Commute within census subdivision (CSD) of residence	180 (90%)	50 (83%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (5%)	0 (0%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (5%)	10 (17%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 201: Long Term Population

Galiano Population	1996	2001	2006	2011	2016	2021
Total	1025	1071	1,220	1,065	1,080	1,370
5-year growth rate		4.49%	13.91%	-12.70%	1.41%	26.85%
5-year change		46	149	-155	15	290

Table 202: Age Breakdown

Galiano Population	2006	2011	2016	2021
Under 15 years old	120	85	80	135

15 to 64 years old	(10%) 800 (66%)	(8%) 605 (57%)	(7%) 595 (55%)	(10%) 715 (51%)
65 years and older	(25%) 300 (25%)	(35%) 375 (35%)	(38%) 410 (38%)	(39%) 545 (39%)
Total	1,215	1,065	1,080	1,395
Population growth rate				
5-year growth rate		-12.35%	1.41%	29.17%
Annual average growth rate 2006 to 2021	0.93%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%
Annual average growth rate 2006 to 2021	1.42%			

Figure 25: Population Composition

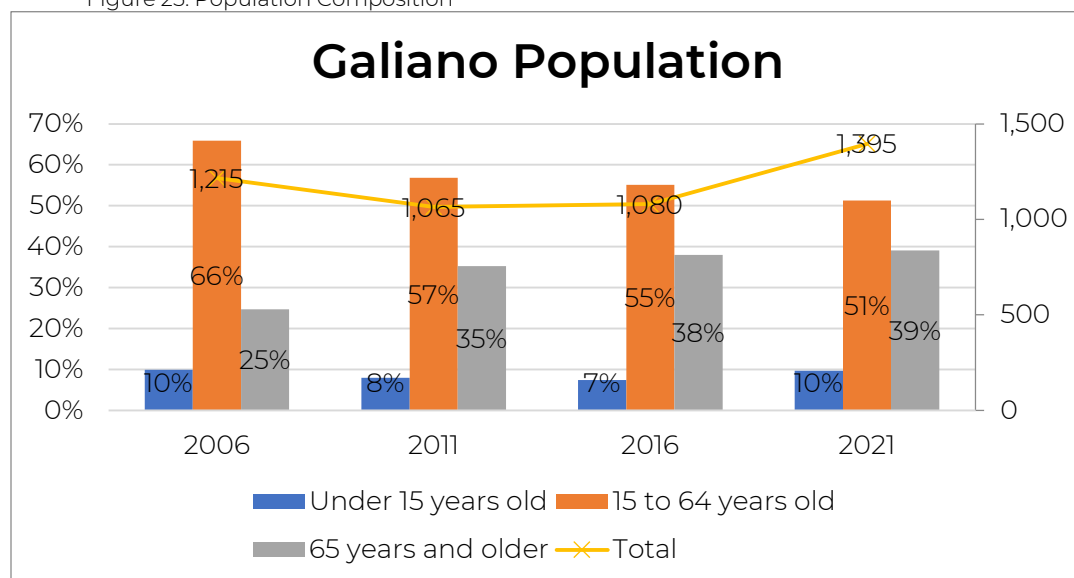


Table 203: Household Size

Household Size, Galiano	2006	2011	2016	2021
1 person	310 (47%)	245 (42%)	240 (41%)	290 (41%)
2 persons	255 (38%)	265 (45%)	260 (44%)	270 (39%)
3 persons	50 (8%)	40 (7%)	40 (7%)	60 (9%)
4 persons	30 (5%)	20 (3%)	30 (5%)	50 (7%)
5 or more persons	20 (3%)	0 (0%)	10 (2%)	30 (4%)
Total - Private households by household size	665	585	585	700
Number of persons in private households	1215	1065	1075	1375
Average household size	1.8	1.8	1.8	2.0

Table 204: Households by type

Private Households by Household Type	Galiano	CRD	BC
One-census-family households	350 (50%)	108,335 (58%)	1,270,210 (62%)
Without children in a census family	235 (34%)	55,825 (30%)	571,815 (28%)
With children in a census family	110 (16%)	52,510 (28%)	698,400 (34%)
Multiple-census-family households	20 (3%)	3,435 (2%)	61,885 (3%)
Non-census-family households	330 (47%)	73,440 (40%)	709,745 (35%)
One-person households	290 (41%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	45 (6%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	700	185,205	2,041,830

Household Income

Table 205: Household Income (2020)

Household Income (2020)	Galiano		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	20	3%	2,260	1%	30,435	1%
\$5,000 to \$9,999	0	0%	920	0%	13,340	1%
\$10,000 to \$14,999	0	0%	1,600	1%	19,155	1%
\$15,000 to \$19,999	25	4%	3,920	2%	41,945	2%
\$20,000 to \$24,999	55	8%	6,975	4%	82,295	4%
\$25,000 to \$29,999	15	2%	5,575	3%	63,840	3%
\$30,000 to \$34,999	30	4%	5,835	3%	64,805	3%
\$35,000 to \$39,999	30	4%	6,855	4%	75,450	4%
\$40,000 to \$44,999	30	4%	7,010	4%	73,365	4%
\$45,000 to \$49,999	25	4%	6,840	4%	73,380	4%
\$50,000 to \$59,999	80	11%	13,745	7%	145,085	7%
\$60,000 to \$69,999	75	11%	13,600	7%	139,485	7%
\$70,000 to \$79,999	40	6%	12,435	7%	130,800	6%
\$80,000 to \$89,999	20	3%	11,605	6%	122,210	6%
\$90,000 to \$99,999	25	4%	10,535	6%	113,390	6%
\$100,000 to \$124,999	75	11%	21,850	12%	235,925	12%
\$125,000 to \$149,999	25	4%	15,760	9%	178,470	9%
\$150,000 to \$199,999	60	9%	19,785	11%	222,145	11%
\$200,000 and over	50	7%	18,105	10%	216,315	11%
Total - Household total income groups in 2021 for private households	700	100%	185,205	100%	2,041,830	100%
Under \$30,000	115	16%	21,250	11%	251,010	12%
\$30,000 to \$59,999	195	28%	40,285	22%	432,085	21%
\$60,000 to \$99,999	160	23%	48,175	26%	505,885	25%
\$100,000 and over	210	30%	75,500	41%	852,855	42%

Table 206: Household Income by Household Type

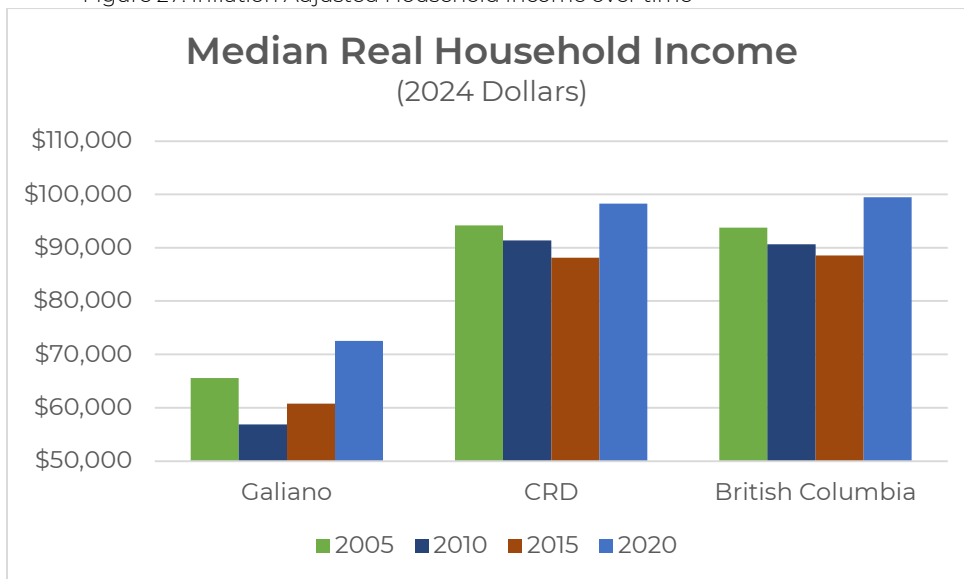
Median Total Household Income (2020)				% of BC Med Income	
	Galiano	CRD	BC	Galiano	CRD
Economic families					
Couple-only family	\$76,500	\$100,000	\$93,000	82%	108%
Couple-with-children family	\$85,000	\$146,000	\$138,000	62%	106%
Lone-parent family	\$50,400	\$73,000	\$70,500	71%	104%
Family income	\$79,000	\$111,000	\$107,000	74%	104%

1-person households	\$33,200	\$45,600	\$43,200	77%	106%
2-or-more person households	\$80,000	\$111,000	\$108,000	74%	103%
Median household income	\$58,800	\$84,000	\$85,000	69%	99%

Figure 26: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Galiano	\$43,623	\$41,117	\$48,028	\$62,000
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Galiano	\$65,578	\$56,840	\$60,765	\$72,528
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 27: Inflation Adjusted Household Income over time



Housing Stock

Table 207: Housing Stock Growth

Private Dwelling Types	Galiano		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,170	1,216	0.77%	183,562	198,435	1.57%
Occupied by usual residents	564	726	5.18%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	606	490	-4.16%	13,405	13,229	-0.26%

Table 208: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	670	585	590	700	30	4	
Single-detached house	575	505	565	630	55	10	90
Semi-detached, row house and duplex	25	0	20	40	15	60	6
Semi-detached or double house	0	0	10	20	20		3
Row house	25	0	0	0	-25	-100	0
Apartment/flat in a duplex	0	0	10	20	20		3
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	10	25	10	0	-10	-100	0
Movable dwelling	65	0	0	35	-30	-46	5

Table 209: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	585		585		700	
No bedrooms	0	0	10	2	0	0

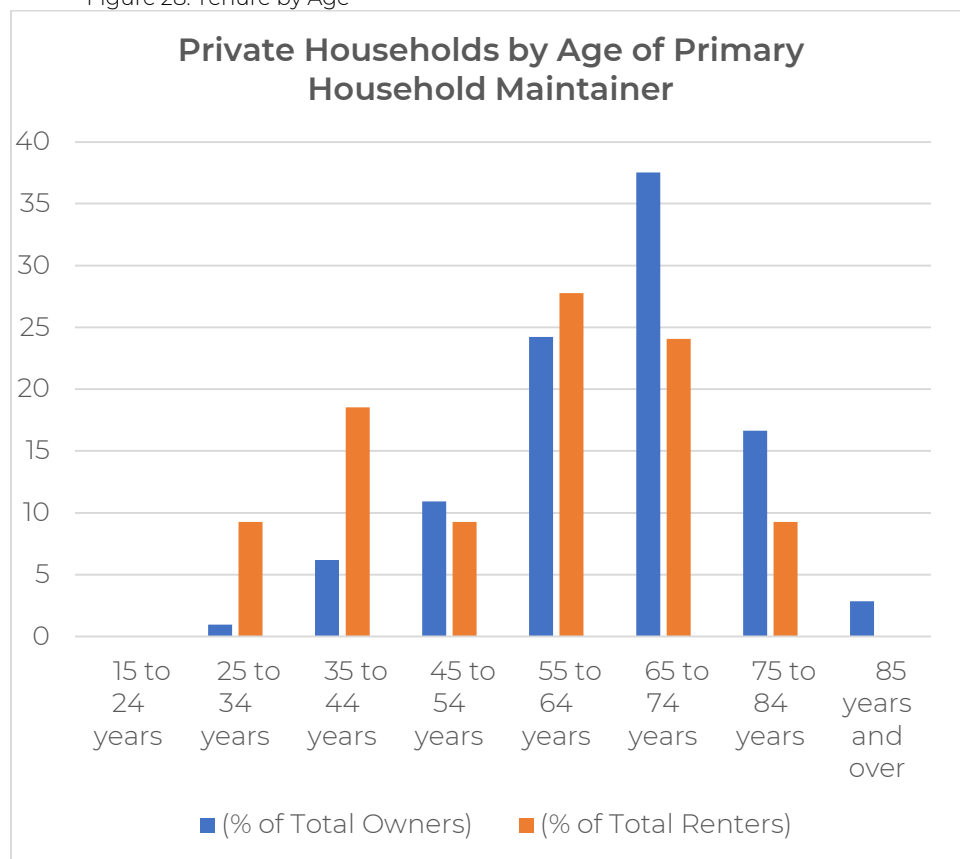
1 bedroom	90	15	145	25	170	24
2 bedrooms	205	35	205	35	270	39
3 bedrooms	210	36	130	22	185	26
4 or more bedrooms	65	11	95	16	75	11

Tenure

Table 210: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Galiano				
Owners	665	490	455	575
Renters	540	90	130	125
Others (Band Housing)	130	0	0	0
Total occupied dwellings	665	585	585	700
Ownership Rate	100%	84%	78%	82%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 28: Tenure by Age



Suitability & Adequacy

Table 211: Suitability

Suitability Standards	Galiano	CRD	BC
Total - Private households by housing below standards	670	176,580	1,915,755
Below the suitability standard (not suitable)	40	5315	86,655
% below the suitability standard (not suitable)	6	3	5

Table 212: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Galiano Total	Owner	Renter	CRD Total	Owner	Renter
Total	670	550	120	176,580	111,885	64,695
Below the adequacy standard (major repairs needed)	55	50	0	6,310	3,990	2,320
% below the adequacy standard (major repairs needed)	8	9	0	4	4	4

Table 213: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	700		575		125	
1960 or before	65	9	40	62	20	31

1961 to 1980	235	34	195	83	45	19
1981 to 1990	155	22	145	94	15	10
1991 to 2000	125	18	100	80	30	24
2001 to 2005	45	6	30	67	10	22
2006 to 2010	25	4	25	100	0	0
2011 to 2016	25	4	25	100	0	0
2016 to 2021	15	2	15	100	0	0

Shelter costs to Income Ratios

Table 214: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	670	550	120
Household in extreme core housing need (STIR greater than 50% but less than 100%)	30	20	0
1 person household	20	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 215: Core Housing Need by household size and tenure

Galiano, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	605	90	505	92	100	83
Household in core housing need	60	9	45	8	15	13
1 person household	30	4	20	4	0	0
2 persons household	20	3	15	3	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 216: Households below affordability standard

Galiano, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	670	100	550	100	120	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	80	12	60	11	15	13
1 person household	45	7	30	5	0	0
2 persons household	25	4	20	4	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 217: Housing Affordability by jurisdiction

Galiano	Total	Owner	Renter
Total - Private households by housing below standards	670	550	120
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	80	60	15
% Below the affordability standard	12	11	13
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 218: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	605	505	100
Household in core housing need	60	45	15
1 person household	30	20	0
2 persons household	20	15	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 219: Shelter costs by tenure

Galiano	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 960	\$ 1,000	\$ 780
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 220: Shelter cost to income ratios

Shelter-cost-to-income ratios	Galiano	CRD	BC
Owner and Tenant Households with Incomes > \$0, in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	670	176,580	1,915,755

Spending <30% of Income on Shelter Costs	590	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	80	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	575	114,220	1,353,695
Owner Households with a Mortgage	215	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	11%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,000	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$650,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	120	64,695	624,625
Tenant Households in Subsidized Housing	0.0%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	13%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$780	\$1,444	\$1,492

Core Housing Need

Table 221: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	29.8	15.2	27.8	11.9
Inadequate Housing (%)	14.9	19.0	10.2	8.2
Unsuitable Housing (%)	3.3	5.7	2.8	6.0
Core Housing Need (%)	27.3	10.5	15.0	9.0
Extreme Core Housing Need (%)	9.9	5.7	6.5	4.5
Number of Households In Core Need	165	55	80	60
Extreme Core Housing Need (Count)	60	30	35	30

Table 222: Comparative Core Housing Need

Core Housing Need									
Households	Galiano			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	670	550	120	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	82%	18%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	40	35	-	5,315	1,845	3,470	86,655	36,330	50,325

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Rate	6%	6%	0%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	55	50	-	6,310	3,990	2,320	74,035	49,250	24,785
Rate	8%	9%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	80	60	15	37,780	16,200	21,585	385,570	199,355	186,215
Rate	12%	11%	13%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	60	45	15	22,330	6,685	15,645	257,090	102,850	154,240
Rate	9%	8%	13%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	30	20	-	12,080	4,350	7,725	134,625	64,795	69,825
Rate	4%	4%	0%	7%	4%	12%	7%	5%	11%

Table 223: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	60	45	15
1 person household	30	20	-
2 persons household	20	15	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 224: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Galiano	CRD	BC
Median	\$ 840	\$ 1,350	\$ 1,370
Average	\$ 780	\$ 1,444	\$ 1,492
2016- Average	\$ 674	\$ 1,113	\$ 1,149

2011- Average	\$ 952	\$ 1,070	\$ 1,075
2006-Average	\$ 782	\$ 970	\$ 980
Percentage Increase 2006-2021	0%	49%	52%

Gambier Island

Local Economy

Table 225: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Gambier	SCRD	BC	Gambier	SCRD	BC
Total labour force	105	15,010	2,657,275			
Industry - not applicable	0	260	54,165			
All industries	105	14,750	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	0	415	69,390	0.0%	2.8%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	175	27,375	0.0%	1.2%	1.0%
22 Utilities	0	85	15,605	0.0%	0.6%	0.5%
23 Construction	35	1,805	255,045	50.0%	12.2%	8.9%
31-33 Manufacturing	0	730	164,770	0.0%	5.0%	5.8%
Goods producing industries	35	3,210	532,185	50.0%	21.8%	18.6%
41 Wholesale trade	0	260	85,960	0.0%	1.8%	3.0%
44-45 Retail trade	0	1,715	333,160	0.0%	11.6%	11.7%
48-49 Transportation and warehousing	10	695	154,540	14.3%	4.7%	5.4%
51 Information and cultural industries	0	285	77,280	0.0%	1.9%	2.7%
52 Finance and insurance	0	360	101,425	0.0%	2.4%	3.6%
53 Real estate and rental and leasing	0	350	64,995	0.0%	2.4%	2.3%
54 Professional; scientific and technical services	10	1,485	257,400	14.3%	10.1%	9.0%
55 Management of companies and enterprises	0	40	6,200	0.0%	0.3%	0.2%
56 Admin & support; waste mgmt & remediation	0	765	124,530	0.0%	5.2%	4.4%
61 Educational services	0	935	211,500	0.0%	6.3%	7.4%
62 Health care and social assistance	0	1,775	344,345	0.0%	12.0%	12.1%
71 Arts; entertainment and recreation	0	465	71,705	0.0%	3.2%	2.5%

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72 Accommodation and food services	15	1,120	210,570	21.4%	7.6%	7.4%
81 Other services (except public administration)	0	650	126,430	0.0%	4.4%	4.4%
91 Public administration	0	625	153,665	0.0%	4.2%	5.4%
Services producing industries	35	11,525	2,323,705	50.0%	78.2%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

Table 226: Employment by Major Sector

Major Economic Sectors	Gambier				SCRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	50 (30%)	0 (0%)	20 (17%)	15 (21%)	1,620 (12%)	1,785 (13%)	1,925 (14%)	1,870 (13%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	0 (0%)	0 (0%)	15 (13%)	0 (0%)	815 (6%)	645 (5%)	665 (5%)	750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	55 (33%)	0 (0%)	15 (13%)	0 (0%)	3,440 (25%)	3,820 (27%)	3,850 (27%)	4,185 (28%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	50 (30%)	35 (100%)	55 (48%)	45 (64%)	4,690 (34%)	4,090 (29%)	4,230 (30%)	4,610 (31%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	0 (0%)	0 (0%)	10 (9%)	10 (14%)	2,590 (19%)	3,105 (22%)	2,895 (20%)	2,670 (18%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	10 (6%)	0 (0%)	0 (0%)	0 (0%)	725 (5%)	510 (4%)	635 (4%)	650 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	165	35	115	70	13,880	13,955	14,200	14,735	2,184,090	2,305,310	2,427,875	2,855,890

Table 227: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Gambier		
	Total	Owner	Renter
Tourism	15 (100%)	0 (0%)	0 (0%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	0 (0%)	0 (0%)	0 (0%)
Manufacturing and innovation	45 (100%)	45 (100%)	0 (0%)
Trade services	10	10	0

	(100%)	(100%)	(0%)
Other services	0	0	0
	(0%)	(0%)	(0%)
Total	70	55	0

Education

Table 228 : Education Levels

Education Level, 2021	Gambier	SCRD	BC
No certificate, diploma or degree	10 (5%)	3,185 (11%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	50 (24%)	8,155 (29%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	145 (71%)	16,385 (59%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	25 (12%)	2,920 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	45 (22%)	5,520 (20%)	711,810 (17%)
University certificate or diploma below bachelor level	0 (0%)	1,155 (4%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	75 (37%)	6,785 (24%)	1,199,710 (29%)

Commute

Table 229: Commute Destination by Area

Commuting Status	Gambier	SCRD	BC
Commute within census subdivision (CSD) of residence	0 (0%)	3,385 (43%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	35 (100%)	3,675 (47%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	0 (0%)	750 (10%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	35 (0%)	8,915 (0%)

Table 230: Commuting Destination by Tenure

Commuting Status by Tenure, Gambier	Owner	Renter
Commute within census subdivision (CSD) of residence	0 (0%)	0 (0%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	25 (100%)	10 (100%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	0 (0%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 231: Long Term Population

Galiano Population	2001	2006	2011	2016	2021
Total	215	250	240	250	220
5-year growth rate		16.28%	-4.00%	4.17%	-12.00%
5-year change		35	-10	10	-30

Table 232: Age Breakdown

Gambier Population	2006	2011	2016	2021
Under 15 years old	20 (8%)	0 (0%)	10 (4%)	15 (7%)
15 to 64 years old	170 (68%)	190 (81%)	165 (66%)	105 (48%)
65 years and older	60 (24%)	45 (19%)	75 (30%)	100 (45%)
Total	250	235	250	220
Population growth rate				
5-year growth rate		-6.00%	6.38%	-12.00%
Annual average growth rate 2006 to 2021		-0.85%		

SCRD Population	2006	2011	2016	2021
Under 15 years old	4,000 (15%)	3,685 (13%)	3,510 (12%)	3,810 (12%)
15 to 64 years old	17,790 (66%)	17,685 (63%)	17,290 (59%)	17,660 (55%)
65 years and older	5,365 (20%)	6,700 (24%)	8,570 (29%)	10,695 (33%)
Total	27,160	28,070	29,370	32,170

Population growth rate			
5-year growth rate		3.35%	4.63%
Annual average growth rate 2006 to 2021	1.13%		

Figure 29: Population Composition

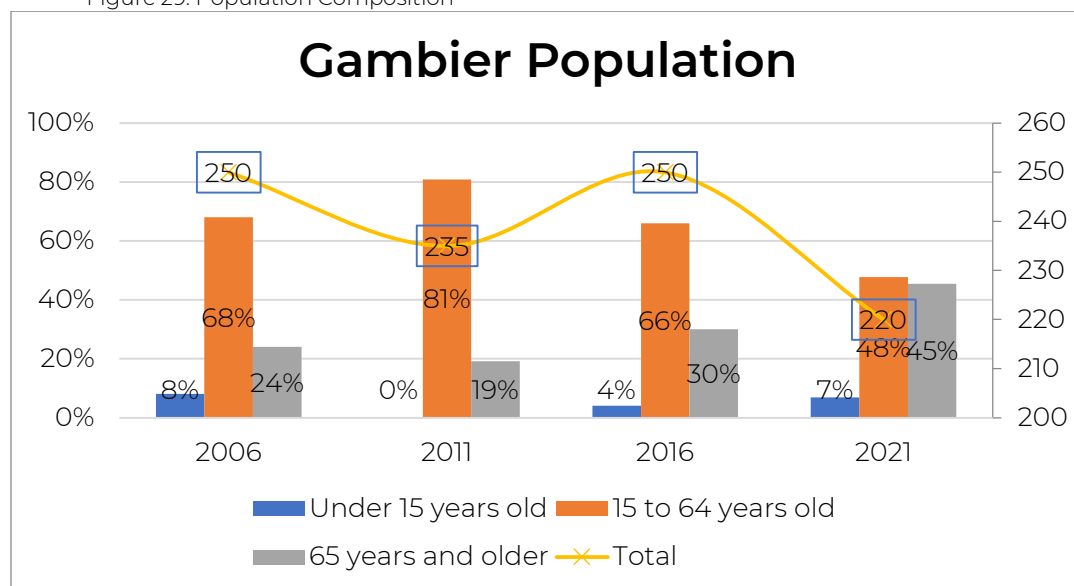


Table 233: Household Size

Household Size, Gambier	2006	2011	2016	2021
1 person	65 (45%)	30 (23%)	45 (33%)	65 (50%)
2 persons	65 (45%)	85 (65%)	80 (59%)	55 (42%)
3 persons	0 (0%)	0 (0%)	10 (7%)	10 (8%)
4 persons	15 (10%)	0 (0%)	0 (0%)	0 (0%)
5 or more persons	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Total - Private households by household size	145	130	135	130
Number of persons in private households	250	240	250	215
Average household size	1.8	1.8	1.8	1.7

Table 234: Households by type

Private Households by Household Type	Gambier	SCRD	BC
--------------------------------------	---------	------	----

One-census-family households	60 (46%)	9,135 (61%)	1,270,210 (62%)
Without children in a census family	50 (38%)	5,465 (37%)	571,815 (28%)
With children in a census family	10 (8%)	3,665 (25%)	698,400 (34%)
Multiple-census-family households	0 (0%)	245 (2%)	61,885 (3%)
Non-census-family households	70 (54%)	5,550 (37%)	709,745 (35%)
One-person households	65 (50%)	4,965 (33%)	600,425 (29%)
Two-or-more person non-census-family households	0 (0%)	585 (4%)	109,315 (5%)
Total - Private households by household type	130	14,935	2,041,830

Household Income

Table 235: Household Income (2020)

Household Income (2020)	Gambier		SCRD		BC	
	#	%	#	%	#	%
Under \$5,000	x		170	1%	30,435	1%
\$5,000 to \$9,999	x		90	1%	13,340	1%
\$10,000 to \$14,999	x		160	1%	19,155	1%
\$15,000 to \$19,999	x		400	3%	41,945	2%
\$20,000 to \$24,999	x		815	5%	82,295	4%
\$25,000 to \$29,999	x		610	4%	63,840	3%
\$30,000 to \$34,999	x		580	4%	64,805	3%
\$35,000 to \$39,999	x		575	4%	75,450	4%
\$40,000 to \$44,999	x		630	4%	73,365	4%
\$45,000 to \$49,999	x		695	5%	73,380	4%
\$50,000 to \$59,999	x		1,195	8%	145,085	7%
\$60,000 to \$69,999	x		1,085	7%	139,485	7%
\$70,000 to \$79,999	x		1,040	7%	130,800	6%
\$80,000 to \$89,999	x		910	6%	122,210	6%
\$90,000 to \$99,999	x		850	6%	113,390	6%
\$100,000 to \$124,999	x		1,670	11%	235,925	12%
\$125,000 to \$149,999	x		1,170	8%	178,470	9%

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\$150,000 to \$199,999	x		1,215	8%	222,145	11%
\$200,000 and over	x		1,070	7%	216,315	11%
Total - Household total income groups in 2021 for private households	x		14,935	100%	2,041,830	100%
Under \$30,000			2,245	15%	251,010	12%
\$30,000 to \$59,999			3,675	25%	432,085	21%
\$60,000 to \$99,999			3,885	26%	505,885	25%
\$100,000 and over			5,125	34%	852,855	42%

Note, Data Suppressed for Gambier ('x')

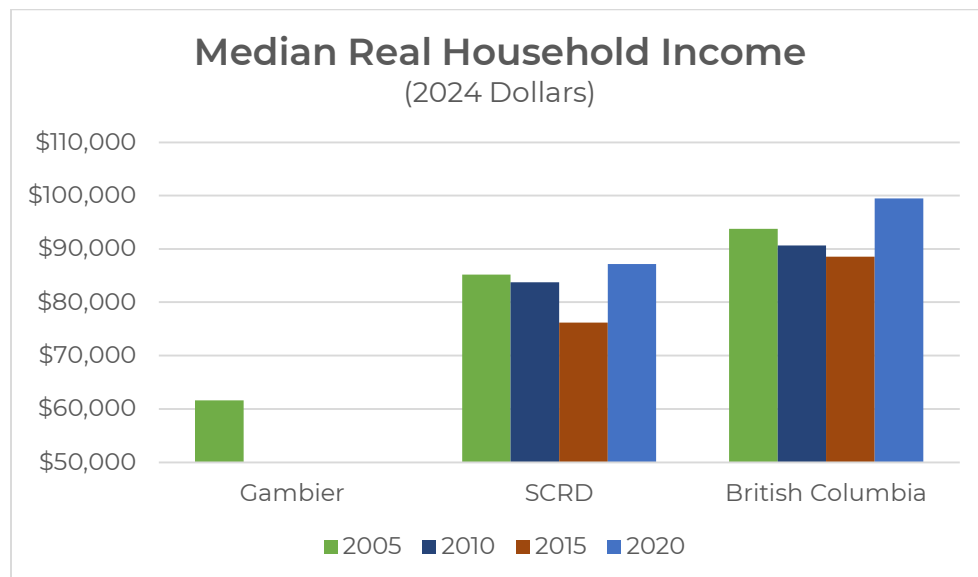
Table 236: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Gambier	SCRD	BC	Gambier	SCRD
Economic families					
Couple-only family	\$89,000	\$87,000	\$93,000	96%	94%
Couple-with-children family	\$146,000	\$127,000	\$138,000	106%	92%
Lone-parent family	x	\$65,000	\$70,500		92%
Family income	\$99,000	\$94,000	\$107,000	93%	88%
1-person households	\$37,600	\$38,400	\$43,200	87%	89%
2-or-more person households	\$103,000	\$95,000	\$108,000	95%	88%
Median household income	\$72,000	\$74,000	\$85,000	85%	87%

Figure 30: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Gambier	\$40,958	x	x	x
SCRD	\$56,683	\$60,560	\$60,192	\$74,500
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Gambier	\$61,572			
SCRD	\$85,212	\$83,718	\$76,155	\$87,150
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 31: Inflation Adjusted Household Income over time



Housing Stock

Table 237: Housing Stock Growth

Private Dwelling Types	Gambier		Ave. Annual Rate of Growth	SCRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,092	593	-11.50%	17,379	17,982	0.68%
Occupied by usual residents	143	215	8.50%	13,995	14,935	1.31%
Vacant dwellings or dwellings occupied by temporary residents	949	378	-16.81%	3,384	3,047	-2.08%

Table 238: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	145	125	140	130	-15	-10	
Single-detached house	140	125	135	120	-20	-14	92
Semi-detached, row house and duplex	0	0	0	10	10		8

Semi-detached or double house	0	0	0	0	0	0
Row house	0	0	0	0	0	0
Apartment/flat in a duplex	0	0	0	0	0	0
Apartment in a building that has five or more storeys	0	0	0	0	0	0
Apartment in a building that has fewer than five storeys	0	0	0	0	0	0
Movable dwelling	0	0	0	0	0	0

Table 239: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	130		135		130	
No bedrooms	0	0	0	0	0	0
1 bedroom	20	15	15	11	35	27
2 bedrooms	40	31	45	33	55	42
3 bedrooms	60	46	40	30	25	19
4 or more bedrooms	0	0	30	22	15	12

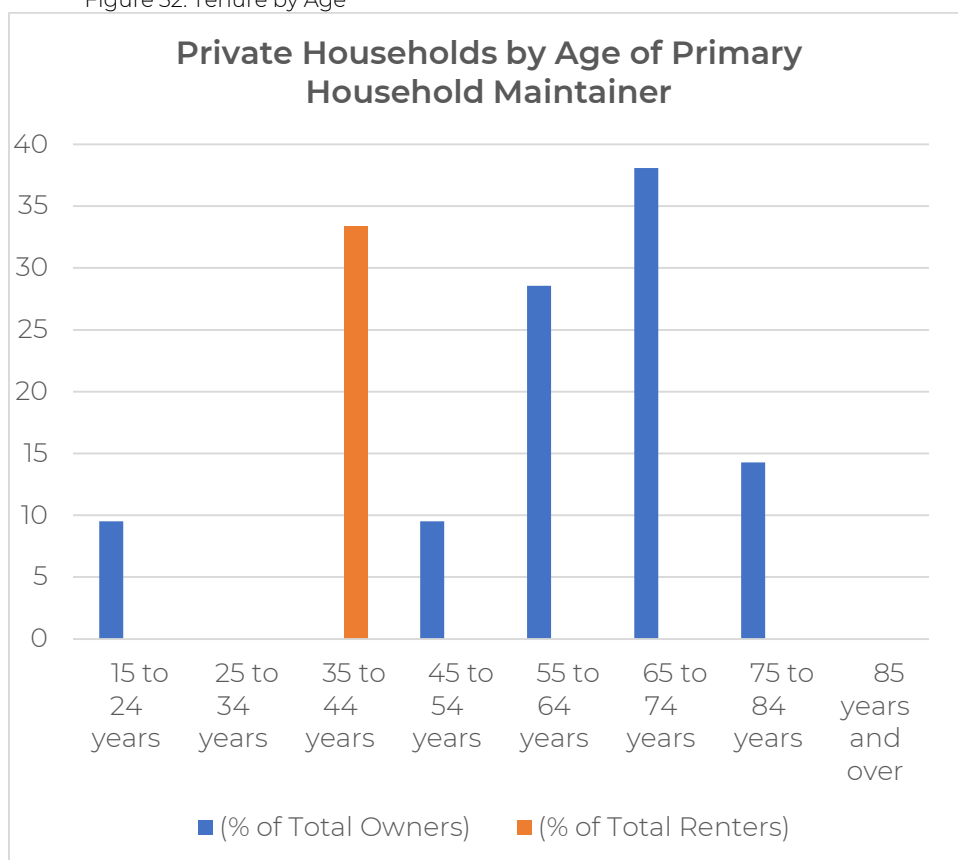
Tenure

Table 240: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Gambier				
Owners	120	110	130	105
Renters	25	20	10	30
Others (Band Housing)	0	0	0	0
Total occupied dwellings	145	130	135	130
Ownership Rate	83%	85%	96%	81%
SCRD				
Owners	9,825	10,435	10,890	11,910
Renters	2,330	2,325	3,075	70
Others (Band Housing)	30	75	25	2955
Total occupied dwellings	12,185	12,840	13,995	14,935
Ownership Rate	81%	81%	78%	80%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185

Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 32: Tenure by Age



Suitability & Adequacy

Table 241: Suitability

Suitability Standards	Gambier	SCRD	BC
Total - Private households by housing below standards	130	14,175	1,915,755
Below the suitability standard (not suitable)	x	330	86,655
% below the suitability standard (not suitable)		2	5

Table 242: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Gambier Total	Owner	Renter	SCRD Total	Owner	Renter
Total	130	100	25	14,175	11,400	2,770
Below the adequacy standard (major repairs needed)	x	x	x	495	365	130
% below the adequacy standard (major repairs needed)				3	3	5

Table 243: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	130		105		30	
1960 or before	25	19	10	40	15	60
1961 to 1980	20	15	20	100	0	0
1981 to 1990	35	27	35	100	0	0
1991 to 2000	25	19	20	80	0	0
2001 to 2005	10	8	10	100	0	0
2006 to 2010	10	8	10	100	0	0
2011 to 2016	0	0	0		0	
2016 to 2021	0	0	0		0	

Shelter costs to Income Ratios

Table 244: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	130	100	25
Household in extreme core housing need (STIR greater than 50% but less than 100%)	x	x	x
1 person household	x	x	x
2 persons household	x	x	x
3 persons household	x	x	x
4 persons household	x	x	x
5 or more persons household	x	x	x

Table 245: Households below affordability standard

Gambier, 2021	Total	Percent age	Own er	Percent age	Rent er	Percent age
Total - Private households by housing below standards	130	100	100	100	25	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	15	x		x	
1 person household	x		x		x	
2 persons household	x		x		x	
3 persons household	x		x		x	
4 persons household	x		x		x	
5 or more persons household	x		x		x	

Table 246: Housing Affordability by jurisdiction

Gambier	Total	Owner	Renter
Total - Private households by housing below standards	130	100	25
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	x	x
% Below the affordability standard	15		
SCRD	Total	Owner	Renter
Total - Private households by housing below standards	14,175	11,400	2,770
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	2,610	1,650	960
% Below the affordability standard	18	14	35
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 247: Shelter costs by tenure

Gambier	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 520	\$ 490	\$ 640
SCRD			
Average monthly shelter cost (\$)	\$ 1,306	\$ 1,288	\$ 1,382
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 248: Shelter cost to income ratios

Shelter-cost-to-income ratios	Gambier	SCRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	130	14,175	1,915,755
Spending <30% of Income on Shelter Costs	110	11,565	1,530,185
Spending 30% or more of Income on Shelter Costs	20	2,610	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	105	11,665	1,353,695
Owner Households with a Mortgage	20	5,520	773,665
Owner Households Spending 30% or more of Income on Shelter Costs		14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$490	\$1,288	\$1,654
Median Value of Dwellings (\$)	\$695,000	\$800,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	25	2,770	624,625
Tenant Households in Subsidized Housing	0.0%	9.7%	11.8%

Tenant Households Spending 30% or more of Income on Shelter Costs		35%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$640	\$1,382	\$1,492

Core Housing Need

Table 249: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	18.5	x	x	15.4
Inadequate Housing (%)	18.5	x	x	x
Unsuitable Housing (%)	0.0	x	x	x
Core Housing Need (%)	33.3	x	x	x
Extreme Core Housing Need (%)	7.4	x	x	x
Number of Households In Core Need	45	x	x	x
Extreme Core Housing Need (Count)	10	x	x	x

Table 250: Comparative Core Housing Need

Core Housing Need									
Households	Gambier			SCRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	130	100	25	14,175	11,400	2,770	1,915,755	1,291,130	624,625
Share	100%	77%	19%	100%	80%	20%	100%	67%	33%
Below Suitability Standard	x	x	x	330	225	110	86,655	36,330	50,325
Rate				2%	2%	4%	5%	3%	8%
Below Adequacy Standard	x	x	x	495	365	130	74,035	49,250	24,785
Rate				3%	3%	5%	4%	4%	4%
Below Affordability Standard	20	x	x	2,610	1,650	960	385,570	199,355	186,215
Rate	15%			18%	14%	35%	20%	15%	30%
Below All Three Standards	x	x	x	-	-	-	1,665	560	1,105
Rate				0%	0%	0%	0%	0%	0%
In Core Housing Need	x	x	x	1,475	820	655	257,090	102,850	154,240
Rate				10%	7%	24%	13%	8%	25%
Extreme Core Housing Need	x	x	x	920	545	380	134,625	64,795	69,825

Rate				6%	5%	14%	7%	5%	11%
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Housing Market Characteristics

Table 25I: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Gambier	SCRD	BC
Median	x	\$ 73,800	\$ 1,370
Average	\$ 640	\$ 1,382	\$ 1,492
2016- Average	\$ -	\$ 1,031	\$ 1,149
2011- Average	\$ 1,041	\$ 1,071	\$ 1,075
2006-Average	\$ 331	\$ 900	\$ 980
Percentage Increase 2006-2021	93%	54%	52%

Hornby Island

Local Economy

Table 252: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Hornby	CVRD	BC	Hornby	CVRD	BC
Total labour force	485	34,115	2,657,275			
Industry - not applicable	0	610	54,165			
All industries	480	33,505	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	45	1,820	69,390	9.7%	5.4%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	375	27,375	0.0%	1.1%	1.0%
22 Utilities	0	155	15,605	0.0%	0.5%	0.5%
23 Construction	70	3,405	255,045	15.1%	10.2%	8.9%
31-33 Manufacturing	15	1,040	164,770	3.2%	3.1%	5.8%
Goods producing industries	130	6,795	532,185	28.0%	20.3%	18.6%
41 Wholesale trade	10	575	85,960	2.2%	1.7%	3.0%
44-45 Retail trade	35	4,470	333,160	7.5%	13.3%	11.7%
48-49 Transportation and warehousing	0	1,340	154,540	0.0%	4.0%	5.4%
51 Information and cultural industries	10	425	77,280	2.2%	1.3%	2.7%
52 Finance and insurance	0	745	101,425	0.0%	2.2%	3.6%
53 Real estate and rental and leasing	0	535	64,995	0.0%	1.6%	2.3%
54 Professional; scientific and technical services	20	2,390	257,400	4.3%	7.1%	9.0%
55 Management of companies and enterprises	0	30	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	45	1,450	124,530	9.7%	4.3%	4.4%
61 Educational services	25	2,310	211,500	5.4%	6.9%	7.4%
62 Health care and social assistance	55	4,970	344,345	11.8%	14.8%	12.1%
71 Arts; entertainment and recreation	25	925	71,705	5.4%	2.8%	2.5%
72 Accommodation and food services	55	2,330	210,570	11.8%	7.0%	7.4%
81 Other services (except public administration)	45	1,470	126,430	9.7%	4.4%	4.4%
91 Public administration	10	2,750	153,665	2.2%	8.2%	5.4%
Services producing industries	335	26,715	2,323,705	72.0%	79.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

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Table 253: Employment by Major Sector

Major Economic Sectors	Hornby				CVRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	75 (15%)	85 (19%)	120 (22%)	90 (19%)	3,495 (12%)	3,450 (11%)	3,810 (12%)	3,680 (11%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	10 (2%)	0 (0%)	20 (4%)	0 (0%)	1,400 (5%)	1,330 (4%)	1,325 (4%)	1,310 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	130 (26%)	80 (18%)	155 (28%)	135 (29%)	8,955 (31%)	11,245 (36%)	10,620 (34%)	11,635 (35%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	185 (37%)	185 (41%)	140 (26%)	150 (32%)	7,615 (27%)	7,545 (24%)	8,145 (26%)	9,030 (27%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	85 (17%)	105 (23%)	90 (17%)	45 (10%)	5,700 (20%)	6,500 (21%)	6,130 (20%)	6,385 (19%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	10 (2%)	0 (0%)	20 (4%)	45 (10%)	1,280 (4%)	1,370 (4%)	1,345 (4%)	1,470 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	495	455	545	465	28,445	31,440	31,375	33,510	2,184,090	2,305,310	2,427,875	2,855,890

Table 254: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Hornby		
	Total	Owner	Renter
Tourism	90 (100%)	75 (83%)	15 (17%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	135 (100%)	105 (78%)	30 (22%)
Manufacturing and innovation	150 (100%)	120 (80%)	30 (20%)
Trade services	45 (100%)	15 (33%)	20 (44%)
Other services	45 (100%)	30 (67%)	15 (33%)
Total	465	345	110

Education

Table 255 : Education Levels

Education Level, 2021	Hornby	CVRD	BC
No certificate, diploma or degree	125 (13%)	7,840 (13%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	305 (31%)	18,820 (31%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	565 (57%)	34,545 (56%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	65 (7%)	6,225 (10%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	180 (18%)	12,725 (21%)	711,810 (17%)
University certificate or diploma below bachelor level	10 (1%)	1,830 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	305 (31%)	13,760 (22%)	1,199,710 (29%)

Commute

Table 256: Commute Destination by Area

Commuting Status	Hornby	CVRD	BC
Commute within census subdivision (CSD) of residence	170 (83%)	8,325 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	20 (10%)	8,780 (44%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (7%)	2,725 (14%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	280 (1%)	8,915 (0%)

Table 257: Commuting Destination by Tenure

Commuting Status by Tenure, Hornby	Owner	Renter
Commute within census subdivision (CSD) of residence	115 (85%)	55 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (7%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (7%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 258: Long Term Population

Hornby Population	1996	2001	2006	2011	2016	2021
Total	989	965	1,065	935	1,055	1,105
5-year growth rate		-2.43%	10.36%	-12.21%	12.83%	4.74%
5-year change		-24	100	-130	120	50

Table 259: Age Breakdown

Hornby Population	2006	2011	2016	2021
Under 15 years old	115 (11%)	90 (10%)	100 (9%)	110 (9%)
15 to 64 years old	660 (62%)	590 (63%)	535 (51%)	575 (47%)
65 years and older	290 (27%)	255 (27%)	425 (40%)	540 (44%)
Total	1,065	940	1,055	1,225
Population growth rate				
5-year growth rate		-11.74%	12.23%	16.11%
Annual average growth rate 2006 to 2021	0.94%			

CVRD Population	2006	2011	2016	2021
Under 15 years old	9,415 (16%)	9,030 (14%)	9,170 (14%)	9,930 (14%)
15 to 64 years old	38,420 (66%)	40,635 (65%)	40,000 (61%)	41,925 (58%)
65 years and older	10,230 (18%)	12,795 (20%)	16,185 (25%)	20,585 (28%)
Total	58,065	62,460	65,355	72,445
Population growth rate				
5-year growth rate		7.57%	4.63%	10.85%
Annual average growth rate 2006 to 2021	1.49%			

Figure 33: Population Composition

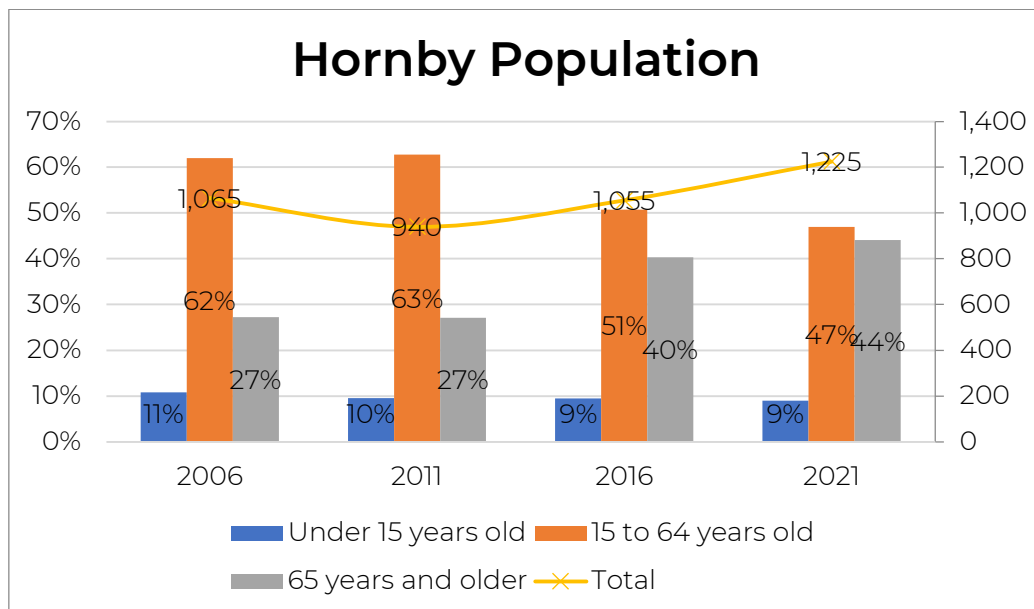


Table 260: Household Size

Household Size, Hornby	2006	2011	2016	2021
1 person	205 (37%)	225 (43%)	250 (42%)	255 (43%)
2 persons	235 (43%)	215 (41%)	250 (42%)	250 (42%)
3 persons	65 (12%)	65 (12%)	40 (7%)	30 (5%)
4 persons	25 (5%)	25 (5%)	40 (7%)	40 (7%)
5 or more persons	15 (3%)	0 (0%)	10 (2%)	25 (4%)
Total - Private households by household size	550	525	590	595
Number of persons in private households	1065	940	1055	1110
Average household size	1.9	1.8	1.8	1.9

Table 261: Households by type

Private Households by Household Type	Hornby	CVRD	BC
One-census-family households	300 (50%)	20,630 (65%)	1,270,210 (62%)
Without children in a census family	205 (34%)	11,335 (35%)	571,815 (28%)

With children in a census family	90 (15%)	9,300 (29%)	698,400 (34%)
Multiple-census-family households	10 (2%)	485 (2%)	61,885 (3%)
Non-census-family households	285 (48%)	10,825 (34%)	709,745 (35%)
One-person households	255 (43%)	9,340 (29%)	600,425 (29%)
Two-or-more person non-census-family households	25 (4%)	1,485 (5%)	109,315 (5%)
Total - Private households by household type	595	31,950	2,041,830

Household Income

Table 262: Household Income (2020)

Household Income (2020)	Hornby		CVRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	255	1%	30,435	1%
\$5,000 to \$9,999	0	0%	125	0%	13,340	1%
\$10,000 to \$14,999	20	3%	285	1%	19,155	1%
\$15,000 to \$19,999	30	5%	680	2%	41,945	2%
\$20,000 to \$24,999	50	8%	1,335	4%	82,295	4%
\$25,000 to \$29,999	60	10%	1,095	3%	63,840	3%
\$30,000 to \$34,999	45	8%	1,145	4%	64,805	3%
\$35,000 to \$39,999	60	10%	1,335	4%	75,450	4%
\$40,000 to \$44,999	35	6%	1,280	4%	73,365	4%
\$45,000 to \$49,999	30	5%	1,295	4%	73,380	4%
\$50,000 to \$59,999	55	9%	2,935	9%	145,085	7%
\$60,000 to \$69,999	40	7%	2,345	7%	139,485	7%
\$70,000 to \$79,999	0	0%	2,440	8%	130,800	6%
\$80,000 to \$89,999	30	5%	2,115	7%	122,210	6%
\$90,000 to \$99,999	20	3%	2,045	6%	113,390	6%
\$100,000 to \$124,999	35	6%	3,930	12%	235,925	12%
\$125,000 to \$149,999	20	3%	2,545	8%	178,470	9%
\$150,000 to \$199,999	40	7%	2,665	8%	222,145	11%
\$200,000 and over	20	3%	2,095	7%	216,315	11%
Total - Household total income groups in 2021 for private households	595	100%	31,950	100%	2,041,830	100%
Under \$30,000	160	27%	3,775	12%	251,010	12%

\$30,000 to \$59,999	225	38%	7,990	25%	432,085	21%
\$60,000 to \$99,999	90	15%	8,945	28%	505,885	25%
\$100,000 and over	115	19%	11,235	35%	852,855	42%

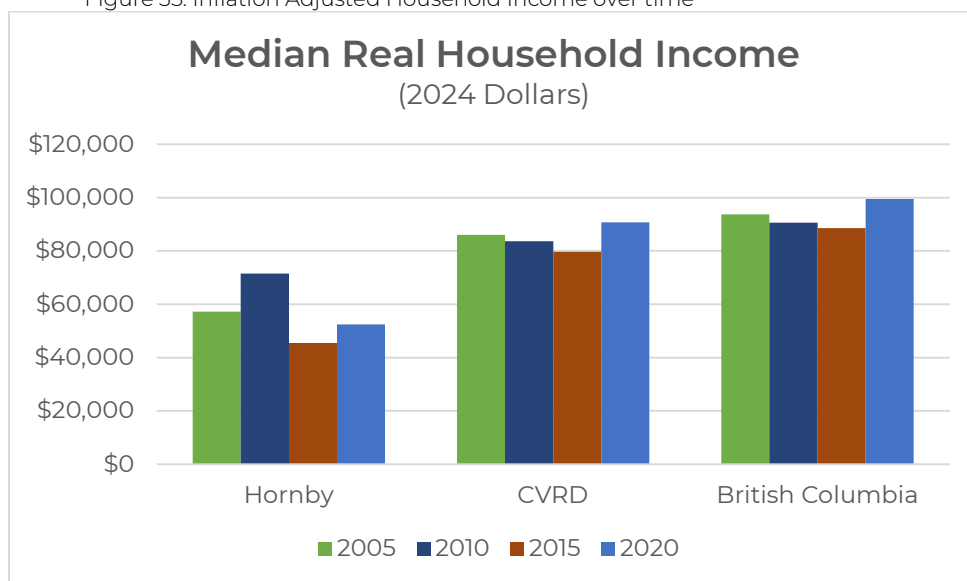
Table 263: Household Income by Household Type

Median Total Household Income (2020)	Median Total Household Income (2020)			% of BC Med Income	
	Hornby	CVRD	BC	Hornby	CVRD
Economic families					
Couple-only family	\$74,000	\$87,000	\$93,000	80%	94%
Couple-with-children family	\$98,000	\$126,000	\$138,000	71%	91%
Lone-parent family	\$44,000	\$65,000	\$70,500	62%	92%
Family income	\$71,000	\$96,000	\$107,000	66%	90%
1-person households	\$26,000	\$40,000	\$43,200	60%	93%
2-or-more person households	\$70,500	\$96,000	\$108,000	65%	89%
Median household income	\$47,200	\$77,500	\$85,000	56%	91%

Figure 34: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Hornby	\$38,049	\$51,694	\$35,891	\$44,800
CVRD	\$57,198	\$60,523	\$62,992	\$77,500
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Hornby	\$57,199	\$71,462	\$45,409	\$52,407
CVRD	\$85,986	\$83,667	\$79,697	\$90,660
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 35: Inflation Adjusted Household Income over time



Housing Stock

Table 264: Housing Stock Growth

Private Dwelling Types	Hornby		Ave. Annual Rate of Growth	CVRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,104	1,117	0.23%	32,076	32,076	0.00%
Occupied by usual residents	560	654	3.15%	29,573	29,573	0.00%
Vacant dwellings or dwellings occupied by temporary residents	544	463	-3.17%	2,503	2,503	0.00%

Table 265: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	545	525	585	595	50	9	
Single-detached house	505	490	520	540	35	7	91

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Semi-detached, row house and duplex	10	0	25	15	5	50	3
Semi-detached or double house	10	0	15	15	5	50	3
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	10	15	15		3
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	10	0	0	0	-10	-100	0
Movable dwelling	0	0	40	40	40		7

Table 266: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	525		585		595	
No bedrooms	0	0	30	5	15	3
1 bedroom	90	17	105	18	200	34
2 bedrooms	190	36	230	39	185	31
3 bedrooms	155	30	170	29	130	22
4 or more bedrooms	40	8	45	8	65	11

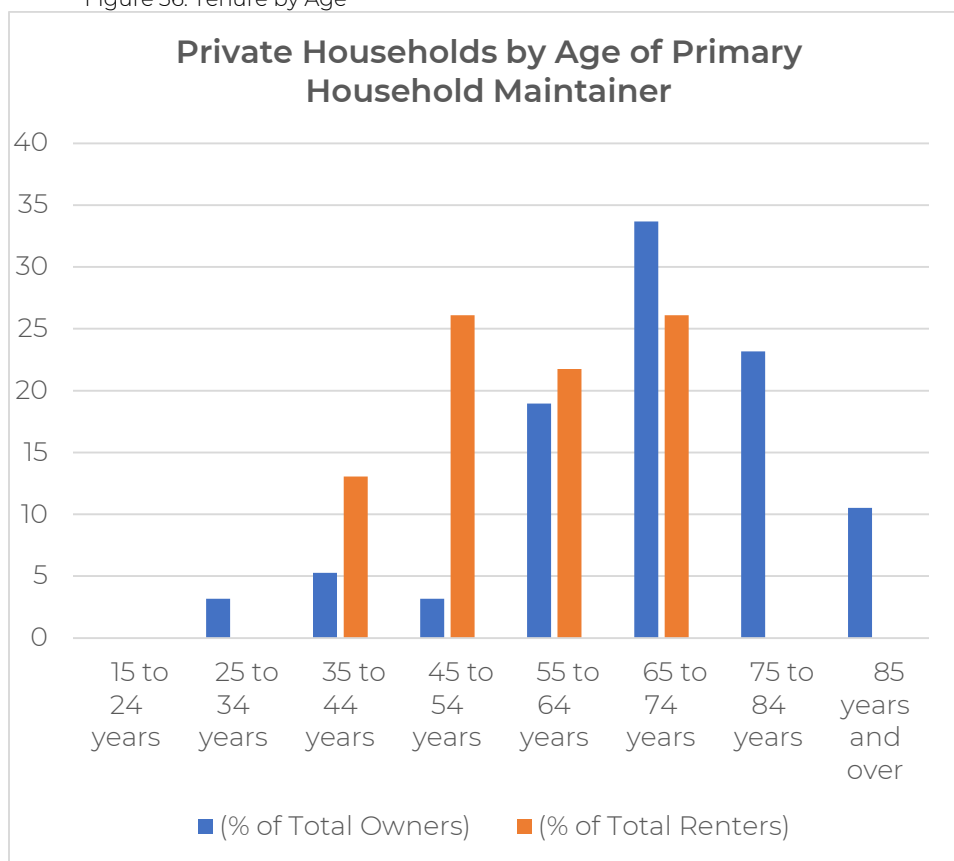
Tenure

Table 267: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Hornby				
Owners	445	400	475	475
Renters	100	125	115	115
Others (Band Housing)	0	0	0	0
Total occupied dwellings	550	525	590	595
Ownership Rate	81%	76%	81%	80%
CVRD				
Owners	19,690	21,670	22,595	24,690
Renters	5,625	6,215	6,980	30
Others (Band Housing)	0	10	0	7225
Total occupied dwellings	25,320	27,885	29,575	31,950
Ownership Rate	78%	78%	76%	77%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 36: Tenure by Age



Suitability & Adequacy

Table 268: Suitability

Suitability Standards	Hornby	CVRD	BC
Total - Private households by housing below standards	575	30,950	1,915,755
Below the suitability standard (not suitable)	25	695	86,655
% below the suitability standard (not suitable)	4	2	5

Table 269: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Hornby Total	Owner	Renter	CVRD Total	Owner	Renter
Total	575	455	115	30,950	23,975	6,975
Below the adequacy standard (major repairs needed)	60	60	0	1,215	920	300
% below the adequacy standard (major repairs needed)	10	13	0	4	4	4

Table 270: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	595		475		115	
1960 or before	55	9	45	82	10	18
1961 to 1980	140	24	125	89	20	14
1981 to 1990	150	25	115	77	40	27
1991 to 2000	95	16	70	74	25	26
2001 to 2005	45	8	30	67	10	22
2006 to 2010	40	7	40	100	0	0
2011 to 2016	30	5	20	67	0	0
2016 to 2021	35	6	30	86	0	0

Shelter costs to Income Ratios

Table 271: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	575	455	115
Household in extreme core housing need (STIR greater than 50% but less than 100%)	30	0	20
1 person household	15	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 272: Core Housing Need by household size and tenure

Hornby, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	495	86	410	90	90	78
Household in core housing need	75	13	50	11	35	30
1 person household	40	7	25	5	15	13
2 persons household	30	5	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 273: Households below affordability standard

Hornby, 2021	Total	Percent age	Owner	Percent age	Renter	Percent age
Total - Private households by housing below standards	575	100	455	100	115	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	9	30	7	20	17
1 person household	30	5	20	4	0	0
2 persons household	15	3	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 274: Housing Affordability by jurisdiction

Hornby	Total	Owner	Renter
Total - Private households by housing below standards	575	455	115
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	30	20
% Below the affordability standard	9	7	17
CVRD	Total	Owner	Renter
Total - Private households by housing below standards	30,950	23,975	6,975
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	5,265	3,030	2,235
% Below the affordability standard	17	13	32
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 275: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	495	410	90
Household in core housing need	75	50	35
1 person household	40	25	15
2 persons household	30	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 276: Shelter costs by tenure

Hornby	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 672	\$ 610	\$ 920
CVRD			
Average monthly shelter cost (\$)	\$ 1,250	\$ 1,253	\$ 1,240
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 277: Shelter cost to income ratios

Shelter-cost-to-income ratios	Hornby	CVRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio			
	575	30,950	1,915,755
Spending <30% of Income on Shelter Costs	525	25,685	1,530,185
Spending 30% or more of Income on Shelter Costs	50	5,265	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings			1,353,695
	470	24,330	5
Owner Households with a Mortgage	100	12,890	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	7%	13%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$610	\$1,253	\$1,654
Median Value of Dwellings (\$)	\$600,000	\$650,000	\$785,000
	0	0	0
Tenant Households in Non-Farm Non-Reserve Private Dwellings			
	115	6,975	624,625
Tenant Households in Subsidized Housing	0.0%	11.0%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	17%	32%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$920	\$1,240	\$1,492

Core Housing Need

Table 278: Core Housing Need over time

Core Housing Need	2006	2011	2016	2021
Unaffordable Housing (%)	31.1	22.0	19.4	8.7
Inadequate Housing (%)	16.0	14.0	18.5	10.4
Unsuitable Housing (%)	1.9	0.0	7.4	4.3
Core Housing Need (%)	36.8	18.0	23.1	13.0

Extreme Core Housing Need (%)	10.4	0.0	10.2	5.2
Number of Households In Core Need	195	90	125	75
Extreme Core Housing Need (Count)	55	0	55	30

Table 279: Comparative Core Housing Need

Core Housing Need									
<i>Households</i>	Hornby			CVRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	575	455	115	30,950	23,975	6,975	1,915,755	1,291,130	624,625
Share	100%	79%	20%	100%	77%	23%	100%	67%	33%
Below Suitability Standard	25	-	-	695	375	315	86,655	36,330	50,325
Rate	4%	0%	0%	2%	2%	5%	5%	3%	8%
Below Adequacy Standard	60	60	-	1,215	920	300	74,035	49,250	24,785
Rate	10%	13%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	50	30	20	5,265	3,030	2,235	385,570	199,355	186,215
Rate	9%	7%	17%	17%	13%	32%	20%	15%	30%
Below All Three Standards	-	-	-	-	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	75	50	35	2,715	1,180	1,540	257,090	102,850	154,240
Rate	13%	11%	30%	9%	5%	22%	13%	8%	25%
Extreme Core Housing Need	30	-	20	1,580	805	775	134,625	64,795	69,825
Rate	5%	0%	17%	5%	3%	11%	7%	5%	11%

Table 280: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	75	50	35
1 person household	40	25	15
2 persons household	30	-	-
3 persons household	-	-	-

4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 281: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Hornby	CVRD	BC
Median	\$ 700	\$ 1,180	\$ 1,370
Average	\$ 920	\$ 1,240	\$ 1,492
2016- Average	\$ 637	\$ 951	\$ 1,149
2011- Average	\$ 332	\$ 938	\$ 1,075
2006-Average	\$ 544	\$ 809	\$ 980
Percentage Increase 2006-2021	69%	53%	52%

Lasqueti Island

Local Economy

Table 282: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Lasqueti	qRD	BC	Lasqueti	qRD	BC
Total labour force	290	9,275	2,657,275			
Industry - not applicable	0	195	54,165			
All industries	285	9,080	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	40	500	69,390	14.8%	5.5%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	120	27,375	0.0%	1.3%	1.0%
22 Utilities	0	70	15,605	0.0%	0.8%	0.5%
23 Construction	40	965	255,045	14.8%	10.6%	8.9%
31-33 Manufacturing	0	525	164,770	0.0%	5.8%	5.8%
Goods producing industries	80	2,180	532,185	29.6%	24.0%	18.6%
41 Wholesale trade	10	130	85,960	3.7%	1.4%	3.0%
44-45 Retail trade	25	1,185	333,160	9.3%	13.1%	11.7%
48-49 Transportation and warehousing	15	490	154,540	5.6%	5.4%	5.4%
51 Information and cultural industries	0	100	77,280	0.0%	1.1%	2.7%
52 Finance and insurance	0	185	101,425	0.0%	2.0%	3.6%
53 Real estate and rental and leasing	0	140	64,995	0.0%	1.5%	2.3%
54 Professional; scientific and technical services	40	485	257,400	14.8%	5.3%	9.0%
55 Management of companies and enterprises	0	10	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	15	365	124,530	5.6%	4.0%	4.4%
61 Educational services	30	550	211,500	11.1%	6.1%	7.4%
62 Health care and social assistance	20	1,595	344,345	7.4%	17.6%	12.1%
71 Arts; entertainment and recreation	15	260	71,705	5.6%	2.9%	2.5%
72 Accommodation and food services	0	615	210,570	0.0%	6.8%	7.4%
81 Other services (except public administration)	20	410	126,430	7.4%	4.5%	4.4%
91 Public administration	0	380	153,665	0.0%	4.2%	5.4%
Services producing industries	190	6,900	2,323,705	70.4%	76.0%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

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Table 283: Employment by Major Sector

Major Economic Sectors	Lasqueti				qRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	10 (5%)	0 (0%)	10 (7%)	15 (6%)	920 (10%)	915 (11%)	985 (11%)	975 (11%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)	0 (0%)	325 (4%)	400 (5%)	300 (3%)	335 (4%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	10 (5%)	85 (39%)	35 (25%)	65 (24%)	2,485 (28%)	2,490 (29%)	2,710 (31%)	2,960 (33%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	120 (63%)	125 (57%)	85 (61%)	120 (44%)	3,100 (35%)	2,595 (30%)	2,530 (29%)	2,595 (29%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	40 (21%)	0 (0%)	10 (7%)	50 (19%)	1,720 (19%)	1,740 (20%)	1,795 (20%)	1,805 (20%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	10 (5%)	10 (5%)	0 (0%)	20 (7%)	395 (4%)	470 (5%)	470 (5%)	410 (5%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	190	220	140	270	8,945	8,610	8,790	9,080	2,184,090	2,305,310	2,427,875	2,855,890

Table 284: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Lasqueti		
	Total	Owner	Renter
Tourism	15 (100%)	15 (100%)	0 (0%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	65 (100%)	60 (92%)	0 (0%)
Manufacturing and innovation	120 (100%)	95 (79%)	20 (17%)
Trade services	50 (100%)	50 (100%)	0 (0%)
Other services	20 (100%)	20 (100%)	0 (0%)
Total	270	240	20

Education

Table 285: Education Levels

Education Level, 2021	Lasqueti	qRD	BC
No certificate, diploma or degree	65 (13%)	3,020 (16%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	165 (34%)	5,740 (31%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	255 (53%)	9,690 (53%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	45 (9%)	2,455 (13%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	60 (12%)	3,605 (20%)	711,810 (17%)
University certificate or diploma below bachelor level	0 (0%)	660 (4%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	145 (30%)	2,965 (16%)	1,199,710 (29%)

Commute

Table 286: Commute Destination by Area

Commuting Status	Lasqueti	qRD	BC
Commute within census subdivision (CSD) of residence	45 (82%)	3,900 (71%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	0 (0%)	1,215 (22%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (18%)	335 (6%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	15 (0%)	8,915 (0%)

Table 287: Commuting Destination by Tenure

Commuting Status by Tenure, Lasqueti	Owner	Renter
Commute within census subdivision (CSD) of residence	40 (80%)	10 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	0 (0%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	10 (20%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 288: Long Term Population

Lasqueti Population	1996	2001	2006	2011	2016	2021
Total	379	365	360	425	295	520
5-year growth rate		-3.69%	-1.37%	18.06%	-30.59%	76.27%
5-year change		-14	-5	65	-130	225

Table 289: Age Breakdown

Lasqueti Population	2006	2011	2016	2021
Under 15 years old	55 (15%)	80 (19%)	30 (10%)	55 (11%)
15 to 64 years old	270 (74%)	330 (78%)	140 (47%)	280 (56%)
65 years and older	35 (10%)	15 (4%)	125 (42%)	160 (32%)
Total	365	425	295	500
Population growth rate				
5-year growth rate		16.44%	-30.59%	69.49%
Annual average growth rate 2006 to 2021	2.12%			

qRD Population	2006	2011	2016	2021
Under 15 years old	2,970 (15%)	2,645 (14%)	2,525 (13%)	2,610 (12%)
15 to 64 years old	12,625 (66%)	12,670 (65%)	11,800 (60%)	12,090 (56%)
65 years and older	3,600 (19%)	4,230 (22%)	5,285 (27%)	6,800 (32%)
Total	19,200	19,545	19,615	21,495
Population growth rate				
5-year growth rate		1.80%	0.36%	9.58%

Annual average growth rate 2006 to 2021	0.76%
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Figure 37: Population Composition

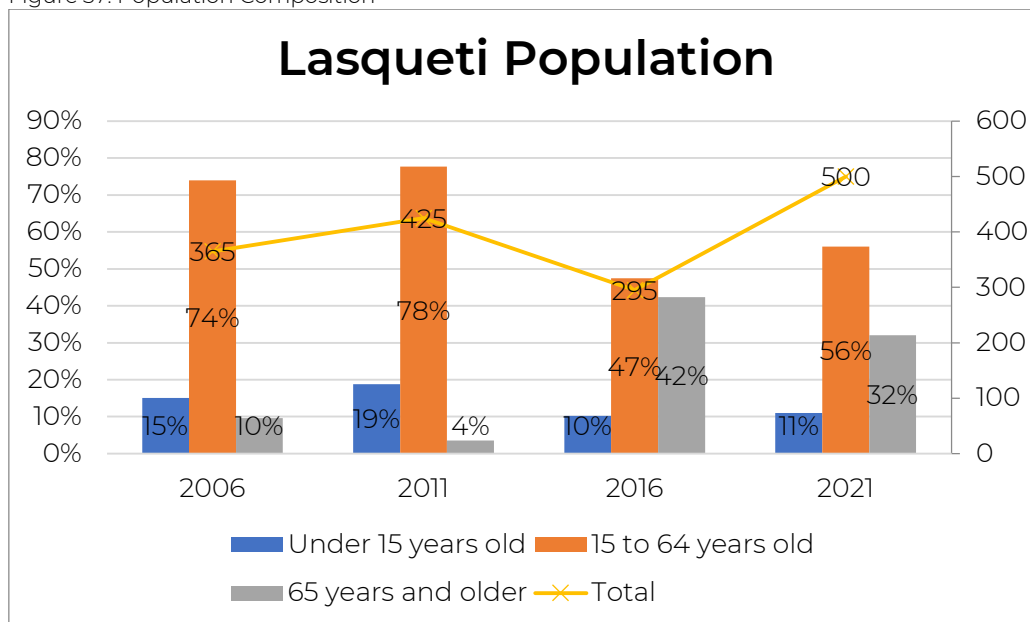


Table 290: Household Size

Household Size, Lasqueti	2006	2011	2016	2021
1 person	105 (51%)	150 (61%)	45 (30%)	145 (48%)
2 persons	65 (32%)	35 (14%)	85 (57%)	110 (37%)
3 persons	25 (12%)	50 (20%)	0 (0%)	30 (10%)
4 persons	15 (7%)	0 (0%)	25 (17%)	10 (3%)
5 or more persons	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Total - Private households by household size	205	245	150	300
Number of persons in private households	360	425	295	520
Average household size	1.8	1.8	2.0	1.7

Table 291: Households by type

Private Households by Household Type	Lasqueti	qRD	BC
One-census-family households	140	6,075	1,270,210

	(47%)	(60%)	(62%)
Without children in a census family	90	3,515	571,815
	(30%)	(35%)	(28%)
With children in a census family	55	2,555	698,400
	(18%)	(25%)	(34%)
Multiple-census-family households	0	95	61,885
	(0%)	(1%)	(3%)
Non-census-family households	155	3,885	709,745
	(52%)	(39%)	(35%)
One-person households	145	3,520	600,425
	(48%)	(35%)	(29%)
Two-or-more person non-census-family households	15	365	109,315
	(5%)	(4%)	(5%)
Total - Private households by household type	300	10,055	2,041,830

Household Income

Table 292: Household Income (2020)

Household Income (2020)	Lasqueti		qRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	105	1%	30,435	1%
\$5,000 to \$9,999	0	0%	35	0%	13,340	1%
\$10,000 to \$14,999	0	0%	95	1%	19,155	1%
\$15,000 to \$19,999	0	0%	330	3%	41,945	2%
\$20,000 to \$24,999	75	25%	705	7%	82,295	4%
\$25,000 to \$29,999	25	8%	465	5%	63,840	3%
\$30,000 to \$34,999	25	8%	490	5%	64,805	3%
\$35,000 to \$39,999	20	7%	515	5%	75,450	4%
\$40,000 to \$44,999	0	0%	480	5%	73,365	4%
\$45,000 to \$49,999	0	0%	480	5%	73,380	4%
\$50,000 to \$59,999	20	7%	1,015	10%	145,085	7%
\$60,000 to \$69,999	0	0%	820	8%	139,485	7%
\$70,000 to \$79,999	20	7%	740	7%	130,800	6%
\$80,000 to \$89,999	15	5%	600	6%	122,210	6%
\$90,000 to \$99,999	0	0%	560	6%	113,390	6%
\$100,000 to \$124,999	20	7%	1,005	10%	235,925	12%
\$125,000 to \$149,999	0	0%	650	6%	178,470	9%
\$150,000 to \$199,999	0	0%	525	5%	222,145	11%
\$200,000 and over	0	0%	430	4%	216,315	11%

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Total - Household total income groups in 2021 for private households	300	100%	10,055	100%	2,041,830	100%
Under \$30,000	100	33%	1,735	17%	251,010	12%
\$30,000 to \$59,999	65	22%	2,980	30%	432,085	21%
\$60,000 to \$99,999	35	12%	2,720	27%	505,885	25%
\$100,000 and over	20	7%	2,610	26%	852,855	42%

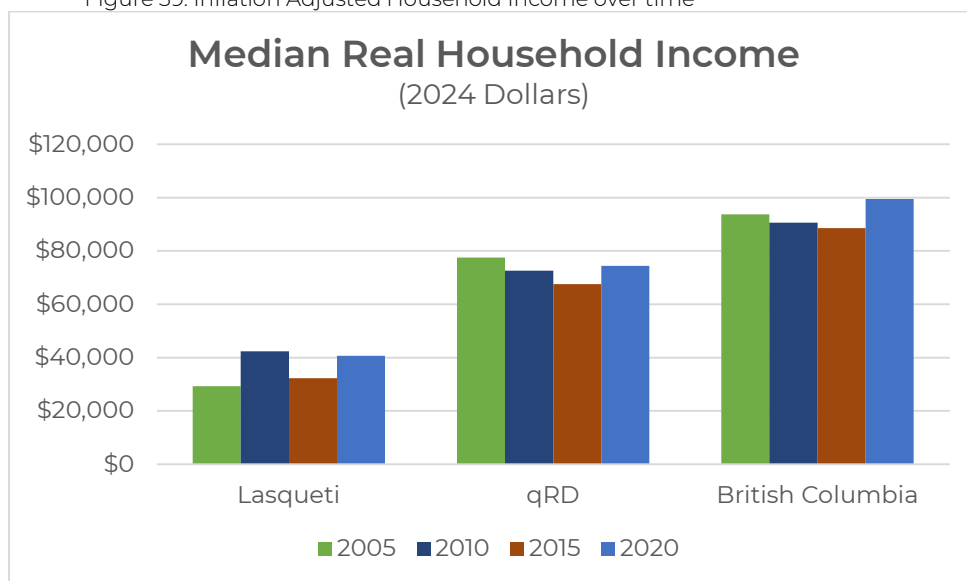
Table 293: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Lasqueti	qRD	BC	Lasqueti	qRD
Economic families					
Couple-only family	\$56,800	\$76,000	\$93,000	61%	82%
Couple-with-children family	\$64,500	\$118,000	\$138,000	47%	86%
Lone-parent family	\$0	\$58,800	\$70,500	0%	83%
Family income	\$50,000	\$84,000	\$107,000	47%	79%
1-person households	\$23,200	\$33,600	\$43,200	54%	78%
2-or-more person households	\$51,600	\$84,000	\$108,000	48%	78%
Median household income	\$33,600	\$64,000	\$85,000	40%	75%

Figure 38: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Lasqueti	\$19,467	\$30,592	\$25,549	\$34,800
qRD	\$51,575	\$52,520	\$53,412	\$63,600
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Lasqueti	\$29,265	\$42,290	\$32,325	\$40,709
qRD	\$77,533	\$72,604	\$67,577	\$74,399
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 39: Inflation Adjusted Household Income over time



Housing Stock

Table 294: Housing Stock Growth

Private Dwelling Types	Lasqueti		Ave. Annual Rate of Growth	qRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	407	506	4.45%	11,400	11,921	0.90%
Occupied by usual residents	240	294	4.14%	9,412	10,057	1.33%
Vacant dwellings or dwellings occupied by temporary residents	167	212	4.89%	1,988	1,864	-1.28%

Table 295: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	205	245	150	300	95	46	
Single-detached house	195	245	120	275	80	41	92
Semi-detached, row house and duplex	10	0	0	0	-10	-100	0

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Semi-detached or double house	10	0	0	0	-10	-100	0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	0	0		0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	0	0	30	20	20		7

Table 296: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	245		145		300	
No bedrooms	0	0	0	0	10	3
1 bedroom	70	29	50	34	175	58
2 bedrooms	75	31	65	45	50	17
3 bedrooms	25	10	35	24	55	18
4 or more bedrooms	0	0	0	0	15	5

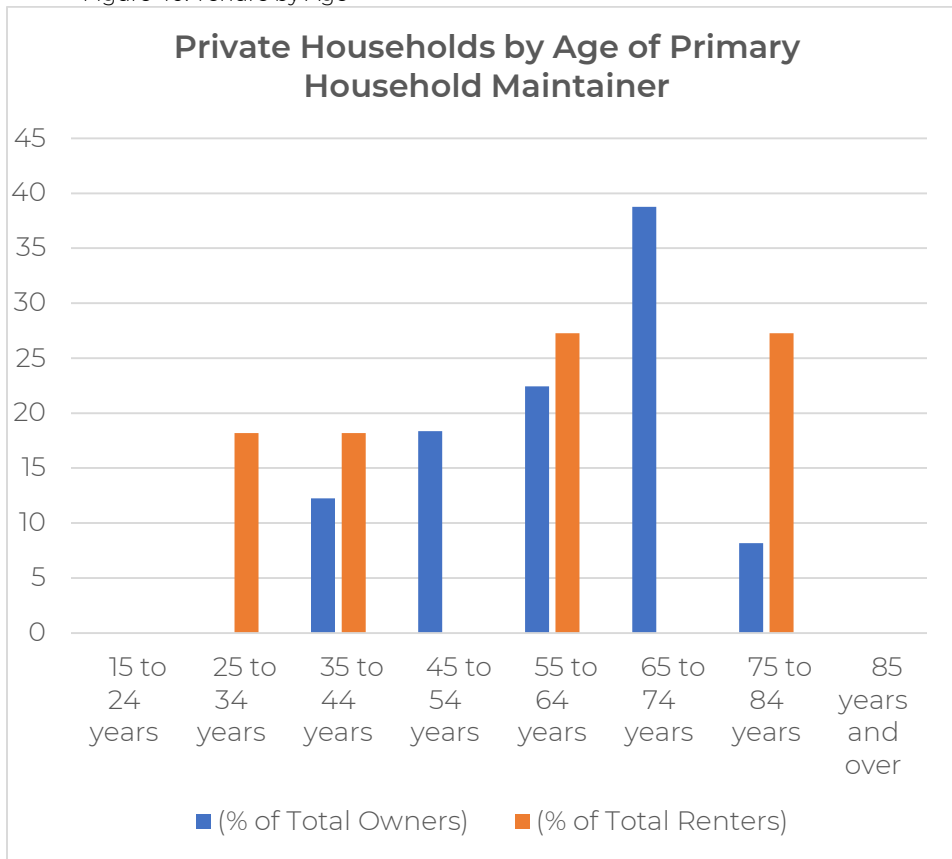
Tenure

Table 297: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Lasqueti				
Owners	175	185	140	245
Renters	30	60	10	55
Others (Band Housing)	0	0	0	0
Total occupied dwellings	205	245	150	300
Ownership Rate	85%	76%	93%	82%
qRD				
Owners	6,890	7,125	7,245	7,755
Renters	1,795	1,970	2,120	90
Others (Band Housing)	90	65	45	2215
Total occupied dwellings	8,775	9,160	9,415	10,055
Ownership Rate	79%	78%	77%	77%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185

Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 40: Tenure by Age



Suitability & Adequacy

Table 298: Suitability

Suitability Standards	Lasqueti	qRD	BC
Total - Private households by housing below standards	275	9,515	1,915,755
Below the suitability standard (not suitable)	30	250	86,655
% below the suitability standard (not suitable)	11	3	5

Table 299: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Lasqueti Total	Owner	Renter	qRD Total	Owner	Renter
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Total	275	225	50	9,515	7,410	2,100
Below the adequacy standard (major repairs needed)	40	40	0	625	505	120
% below the adequacy standard (major repairs needed)	15	18	0	7	7	6

Table 300: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	300		245		55	
1960 or before	10	3	10	100	0	0
1961 to 1980	50	17	35	70	15	30
1981 to 1990	60	20	50	83	10	17
1991 to 2000	70	23	65	93	10	14
2001 to 2005	25	8	20	80	0	0
2006 to 2010	35	12	30	86	0	0
2011 to 2016	45	15	35	78	10	22
2016 to 2021	10	3	10	100	0	0

Shelter costs to Income Ratios

Table 301: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	275	225	50
Household in extreme core housing need (STIR greater than 50% but less than 100%)	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 302: Core Housing Need by household size and tenure

Lasqueti, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	225	82	180	80	50	100
Household in core housing need	50	18	45	20	0	0
1 person household	20	7	0	0	0	0
2 persons household	15	5	15	7	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 303: Households below affordability standard

Lasqueti, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	275	100	225	100	50	100

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Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	18	40	18	0	0
1 person household	30	11	20	9	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 304: Housing Affordability by jurisdiction

Lasqueti	Total	Owner	Renter
Total - Private households by housing below standards	275	225	50
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	50	40	0
% Below the affordability standard	18	18	0
qRD	Total	Owner	Renter
Total - Private households by housing below standards	9,515	7,410	2,100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	1,470	855	615
% Below the affordability standard	15	12	29
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 305: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	225	180	50
Household in core housing need	50	45	0
1 person household	20	0	0
2 persons household	15	15	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 306: Shelter costs by tenure

Lasqueti	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 548	\$ 576	\$ 440
qRD			

Average monthly shelter cost (\$)	\$ 988	\$ 988	\$ 987
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 307: Shelter cost to income ratios

Shelter-cost-to-income ratios	Lasqueti	qRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	275	9,515	1,915,755
Spending <30% of Income on Shelter Costs	225	8,045	1,530,185
Spending 30% or more of Income on Shelter Costs	50	1,470	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	230	7,495	1,353,695
Owner Households with a Mortgage	60	3,425	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	18%	12%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$576	\$988	\$1,654
Median Value of Dwellings (\$)	\$348,000	\$476,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	50	2,100	624,625
Tenant Households in Subsidized Housing	0.0%	12.6%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	0%	29%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$440	\$987	\$1,492

Core Housing Need

Table 308: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	12.2	16.7	0.0	18.2
Inadequate Housing (%)	26.8	42.9	36.4	14.5
Unsuitable Housing (%)	19.5	0.0	9.1	10.9
Core Housing Need (%)	46.3	28.6	42.9	17.9
Extreme Core Housing Need (%)	4.9	7.1	0.0	0.0
Number of Households In Core Need	95	60	45	50
Extreme Core Housing Need (Count)	10	15	0	0

Table 309: Comparative Core Housing Need

Core Housing Need									
Households	Lasqueti			qRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	275	225	50	9,515	7,410	2,100	1,915,755	1,291,130	624,625
Share	100%	82%	18%	100%	78%	22%	100%	67%	33%
Below Suitability Standard	30	30	-	250	120	130	86,655	36,330	50,325
Rate	11%	13%	0%	3%	2%	6%	5%	3%	8%
Below Adequacy Standard	40	40	-	625	505	120	74,035	49,250	24,785
Rate	15%	18%	0%	7%	7%	6%	4%	4%	4%
Below Affordability Standard	50	40	-	1,470	855	615	385,570	199,355	186,215
Rate	18%	18%	0%	15%	12%	29%	20%	15%	30%
Below All Three Standards	-	-	-	-	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	50	45	-	1,070	535	530	257,090	102,850	154,240
Rate	18%	20%	0%	11%	7%	25%	13%	8%	25%
Extreme Core Housing Need	-	-	-	385	215	175	134,625	64,795	69,825
Rate	0%	0%	0%	4%	3%	8%	7%	5%	11%

Table 310: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	50	45	-
1 person household	20	-	-
2 persons household	15	15	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 31: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Lasqueti	qRD	BC
Median	\$ 400	\$ 890	\$ 1,370
Average	\$ 440	\$ 987	\$ 1,492
2016- Average	F	\$ 777	\$ 1,149
2011- Average	\$ 316	\$ 751	\$ 1,075
2006-Average	\$ 153	\$ 694	\$ 980
Percentage Increase 2006-2021	188%	42%	52%

Mayne Island

Local Economy

Table 312: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Mayne	CRD	BC	Mayne	CRD	BC
Total labour force	660	0	2,657,275			
Industry - not applicable	0	0	54,165			
All industries	650	0	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	25	2,720	69,390	3.8%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	10	700	15,605	1.5%	0.3%	0.5%
23 Construction	115	17,700	255,045	17.7%	8.0%	8.9%
31-33 Manufacturing	15	7,655	164,770	2.3%	3.5%	5.8%
Goods producing industries	165	29,220	532,185	25.4%	13.3%	18.6%
41 Wholesale trade	0	3,390	85,960	0.0%	1.5%	3.0%
44-45 Retail trade	100	24,850	333,160	15.4%	11.3%	11.7%
48-49 Transportation and warehousing	20	7,750	154,540	3.1%	3.5%	5.4%
51 Information and cultural industries	35	3,930	77,280	5.4%	1.8%	2.7%
52 Finance and insurance	0	5,995	101,425	0.0%	2.7%	3.6%
53 Real estate and rental and leasing	0	4,465	64,995	0.0%	2.0%	2.3%
54 Professional; scientific and technical services	85	21,450	257,400	13.1%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	45	10,170	124,530	6.9%	4.6%	4.4%
61 Educational services	45	17,865	211,500	6.9%	8.1%	7.4%
62 Health care and social assistance	35	31,405	344,345	5.4%	14.3%	12.1%
71 Arts; entertainment and recreation	25	5,845	71,705	3.8%	2.7%	2.5%
72 Accommodation and food services	60	15,895	210,570	9.2%	7.2%	7.4%
81 Other services (except public administration)	20	8,860	126,430	3.1%	4.0%	4.4%
91 Public administration	15	28,565	153,665	2.3%	13.0%	5.4%
Services producing industries	485	190,725	2,323,705	74.6%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

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Table 313: Employment by Major Sector

Major Economic Sectors	Mayne				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	55 (10%)	20 (5%)	55 (15%)	120 (18%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	45 (8%)	0 (0%)	50 (14%)	0 (0%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	160 (30%)	165 (40%)	65 (18%)	150 (23%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	150 (28%)	145 (35%)	105 (29%)	240 (37%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	85 (16%)	50 (12%)	90 (25%)	120 (18%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	45 (8%)	30 (7%)	0 (0%)	20 (3%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	540	410	365	650	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 314: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Mayne		
	Total	Owner	Renter
Tourism	120 (100%)	110 (92%)	15 (13%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	150 (100%)	135 (90%)	15 (10%)
Manufacturing and innovation	240 (100%)	195 (81%)	40 (17%)
Trade services	120 (100%)	95 (79%)	25 (21%)
Other services	20 (100%)	15 (75%)	0 (0%)
Total	650	550	95

Education

Table 315: Education Levels

Education Level, 2021	Mayne	CRD	BC
No certificate, diploma or degree	115 (9%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	360 (28%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	815 (63%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	120 (9%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	220 (17%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	40 (3%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	440 (34%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 316: Commute Destination by Area

Commuting Status	Mayne	CRD	BC
Commute within census subdivision (CSD) of residence	260 (83%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	40 (13%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (5%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	505 (0%)	8,915 (0%)

Table 317: Commuting Destination by Tenure

Commuting Status by Tenure, Mayne	Owner	Renter
Commute within census subdivision (CSD) of residence	210 (81%)	50 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	35 (13%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (6%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 318: Long Term Population

Mayne Population	1996	2001	2006	2011	2016	2021
Total	890	870	1,100	1,035	875	1,350
5-year growth rate		-2.25%	26.44%	-5.91%	-15.46%	54.29%
5-year change		-20	230	-65	-160	475

Table 319: Age Breakdown

Mayne Population	2006	2011	2016	2021
Under 15 years old	65 (6%)	75 (7%)	30 (3%)	85 (7%)
15 to 64 years old	690 (63%)	670 (64%)	405 (46%)	645 (49%)
65 years and older	340 (31%)	290 (28%)	440 (50%)	580 (44%)
Total	1,100	1,040	875	1,305
Population growth rate				
5-year growth rate		-5.45%	-15.87%	49.14%
Annual average growth rate 2006 to 2021	1.15%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%

Annual average growth rate 2006 to 2021	1.42%
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Figure 41: Population Composition

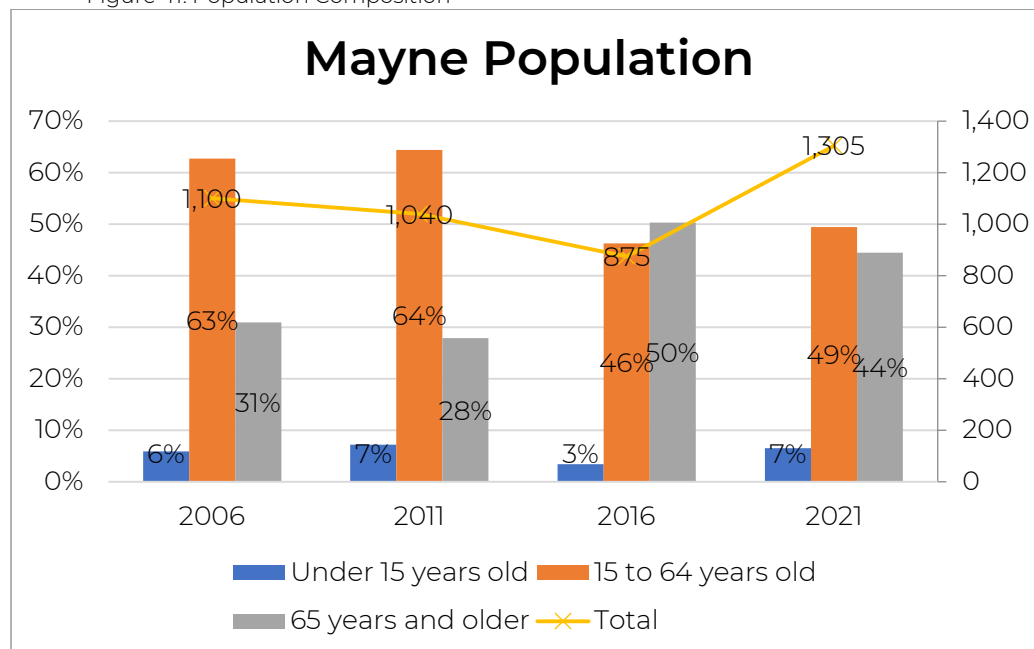


Table 320: Household Size

Household Size, Mayne	2006	2011	2016	2021
1 person	220 (38%)	210 (37%)	175 (35%)	320 (42%)
2 persons	285 (49%)	310 (55%)	270 (55%)	310 (41%)
3 persons	40 (7%)	0 (0%)	40 (8%)	105 (14%)
4 persons	35 (6%)	25 (4%)	10 (2%)	20 (3%)
5 or more persons	10 (2%)	0 (0%)	0 (0%)	0 (0%)
Total - Private households by household size	585	565	495	755
Number of persons in private households	1100	1035	875	1345
Average household size	1.9	1.8	1.8	1.8

Table 321: Households by type

Private Households by Household Type	Mayne	CRD	BC
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One-census-family households	415 (55%)	108,335 (58%)	1,270,210 (62%)
Without children in a census family	290 (38%)	55,825 (30%)	571,815 (28%)
With children in a census family	125 (17%)	52,510 (28%)	698,400 (34%)
Multiple-census-family households	0 (0%)	3,435 (2%)	61,885 (3%)
Non-census-family households	345 (46%)	73,440 (40%)	709,745 (35%)
One-person households	320 (42%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	25 (3%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	755	185,205	2,041,830

Household Income

Table 322: Household Income (2020)

Household Income (2020)	Mayne		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	2,260	1%	30,435	1%
\$5,000 to \$9,999	0	0%	920	0%	13,340	1%
\$10,000 to \$14,999	0	0%	1,600	1%	19,155	1%
\$15,000 to \$19,999	30	4%	3,920	2%	41,945	2%
\$20,000 to \$24,999	30	4%	6,975	4%	82,295	4%
\$25,000 to \$29,999	65	9%	5,575	3%	63,840	3%
\$30,000 to \$34,999	20	3%	5,835	3%	64,805	3%
\$35,000 to \$39,999	15	2%	6,855	4%	75,450	4%
\$40,000 to \$44,999	40	5%	7,010	4%	73,365	4%
\$45,000 to \$49,999	60	8%	6,840	4%	73,380	4%
\$50,000 to \$59,999	85	11%	13,745	7%	145,085	7%
\$60,000 to \$69,999	35	5%	13,600	7%	139,485	7%
\$70,000 to \$79,999	50	7%	12,435	7%	130,800	6%
\$80,000 to \$89,999	75	10%	11,605	6%	122,210	6%
\$90,000 to \$99,999	40	5%	10,535	6%	113,390	6%
\$100,000 to \$124,999	80	11%	21,850	12%	235,925	12%
\$125,000 to \$149,999	30	4%	15,760	9%	178,470	9%
\$150,000 to \$199,999	15	2%	19,785	11%	222,145	11%

\$200,000 and over	50	7%	18,105	10%	216,315	11%
Total - Household total income groups in 2021 for private households	755	100%	185,205	100%	2,041,830	100%
Under \$30,000	125	17%	21,250	11%	251,010	12%
\$30,000 to \$59,999	220	29%	40,285	22%	432,085	21%
\$60,000 to \$99,999	200	26%	48,175	26%	505,885	25%
\$100,000 and over	175	23%	75,500	41%	852,855	42%

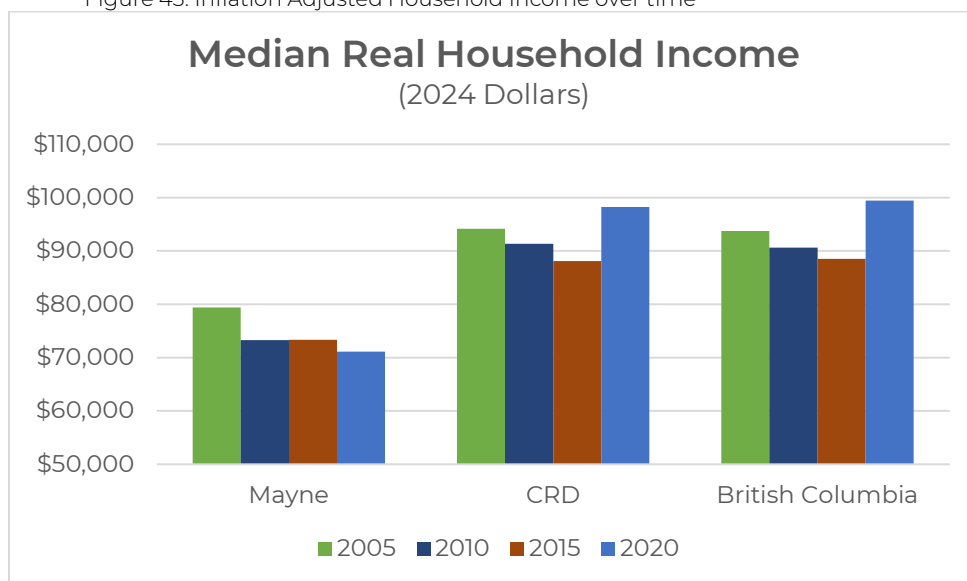
Table 323: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Mayne	CRD	BC	Mayne	CRD
Economic families					
Couple-only family	\$79,500	\$100,000	\$93,000	85%	108%
Couple-with-children family	\$92,000	\$146,000	\$138,000	67%	106%
Lone-parent family	\$69,000	\$73,000	\$70,500	98%	104%
Family income	\$81,000	\$111,000	\$107,000	76%	104%
1-person households	\$36,800	\$45,600	\$43,200	85%	106%
2-or-more person households	\$80,000	\$111,000	\$108,000	74%	103%
Median household income	\$61,200	\$84,000	\$85,000	72%	99%

Figure 42: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Mayne	\$52,807	\$53,005	\$57,972	\$60,800
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Mayne	\$79,385	\$73,274	\$73,346	\$71,124
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 43: Inflation Adjusted Household Income over time



Housing Stock

Table 324: Housing Stock Growth

Private Dwelling Types	Mayne		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,211	1,292	1.30%	183,562	198,435	1.57%
Occupied by usual residents	517	706	6.43%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	694	586	-3.33%	13,405	13,229	-0.26%

Table 325: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	590	570	495	755	165	28	
Single-detached house	570	555	490	735	165	29	97

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Semi-detached, row house and duplex	10	0	0	0	-10	-100	0
Semi-detached or double house	0	0	0	0	0		0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	10	0	0	0	-10	-100	0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	15	0	0	20	5	33	3

Table 326: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	570		495		755	
No bedrooms	0	0	0	0	15	2
1 bedroom	60	11	75	15	155	21
2 bedrooms	165	29	160	32	250	33
3 bedrooms	270	47	210	42	275	36
4 or more bedrooms	65	11	50	10	70	9

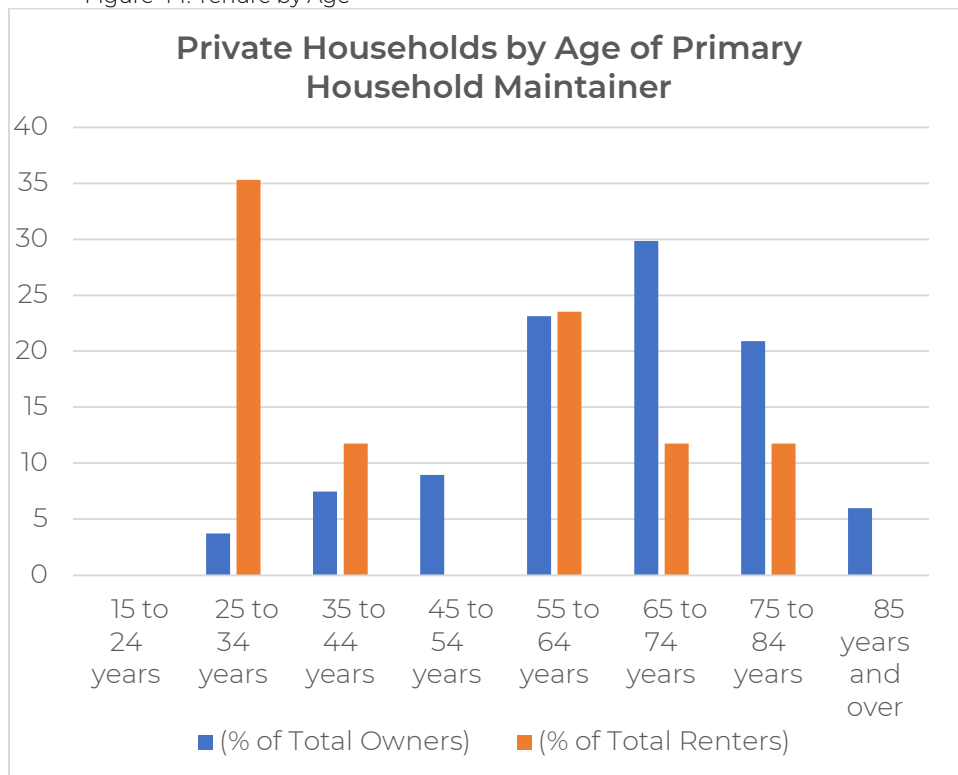
Tenure

Table 327: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Mayne				
Owners	505	520	455	670
Renters	85	50	40	85
Others (Band Housing)	0	0	0	0
Total occupied dwellings	585	565	495	755
Ownership Rate	86%	92%	92%	89%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 44: Tenure by Age



Suitability & Adequacy

Table 328: Suitability

Suitability Standards	Mayne	CRD	BC
Total - Private households by housing below standards	725	176,580	1,915,755
Below the suitability standard (not suitable)	40	5315	86,655
% below the suitability standard (not suitable)	6	3	5

Table 329: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Mayne Total	Owner	Renter	CRD Total	Owner	Renter
Total	725	640	85	176,580	111,885	64,695
Below the adequacy standard (major repairs needed)	65	50	0	6,310	3,990	2,320

% below the adequacy standard (major repairs needed)	9	8	0	4	4	4
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Table 330: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	755		670		85	
1960 or before	75	10	70	93	10	13
1961 to 1980	235	31	205	87	30	13
1981 to 1990	140	19	110	79	25	18
1991 to 2000	140	19	135	96	10	7
2001 to 2005	35	5	35	100	0	0
2006 to 2010	40	5	30	75	10	25
2011 to 2016	10	1	10	100	0	0
2016 to 2021	80	11	80	100	0	0

Shelter costs to Income Ratios

Table 331: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	725	640	85
Household in extreme core housing need (STIR greater than 50% but less than 100%)	20	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 332: Core Housing Need by household size and tenure

Mayne, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	655	90	585	91	70	82
Household in core housing need	75	10	55	9	0	0
1 person household	50	7	35	5	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 333: Households below affordability standard

Mayne, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	725	100	640	100	85	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	120	17	100	16	25	29
1 person household	55	8	45	7	0	0

2 persons household	50	7	45	7	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 334: Housing Affordability by jurisdiction

Mayne	Total	Owner	Renter
Total - Private households by housing below standards	725	640	85
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	120	100	25
% Below the affordability standard	17	16	29
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 335: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	655	585	70
Household in core housing need	75	55	0
1 person household	50	35	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 336: Shelter costs by tenure

Mayne	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 1,008	\$ 1,036	\$ 800
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 337: Shelter cost to income ratios

Shelter-cost-to-income ratios	Mayne	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	725	176,580	1,915,755
Spending <30% of Income on Shelter Costs	605	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	120	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	660	114,220	1,353,695
Owner Households with a Mortgage	300	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	16%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,036	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$576,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	85	64,695	624,625
Tenant Households in Subsidized Housing	0.0%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	29%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$800	\$1,444	\$1,492

Core Housing Need

Table 338: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	17.0	23.8	15.6	16.6
Inadequate Housing (%)	0.0	6.9	7.3	9.0
Unsuitable Housing (%)	2.8	0.0	0.0	5.5
Core Housing Need (%)	16.8	12.7	5.3	10.3
Extreme Core Housing Need (%)	4.7	0.0	0.0	2.8
Number of Households In Core Need	90	65	25	75
Extreme Core Housing Need (Count)	25	0	0	20

Table 339: Comparative Core Housing Need

Core Housing Need

Households	Mayne			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	725	640	85	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	88%	12%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	40	35	-	5,315	1,845	3,470	86,655	36,330	50,325
Rate	6%	5%	0%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	65	50	-	6,310	3,990	2,320	74,035	49,250	24,785
Rate	9%	8%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	120	100	25	37,780	16,200	21,585	385,570	199,355	186,215
Rate	17%	16%	29%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	75	55	-	22,330	6,685	15,645	257,090	102,850	154,240
Rate	10%	9%	0%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	20	-	-	12,080	4,350	7,725	134,625	64,795	69,825
Rate	3%	0%	0%	7%	4%	12%	7%	5%	11%

Table 340: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	75	55	-
1 person household	50	35	-
2 persons household	-	-	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 341: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Mayne	CRD	BC
Median	\$ 800	\$ 1,350	\$ 1,370
Average	\$ 800	\$ 1,444	\$ 1,492
2016- Average	\$ 769	\$ 1,113	\$ 1,149
2011- Average	\$ 1,072	\$ 1,070	\$ 1,075
2006-Average	\$ 617	\$ 970	\$ 980
Percentage Increase 2006-2021	30%	49%	52%

North Pender Island

Local Economy

Table 342: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	North Pender	CRD	BC	North Pender	CRD	BC
Total labour force	1,065	223,285	2,657,275			
Industry - not applicable	15	3,340	54,165			
All industries	1,050	219,940	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	30	2,720	69,390	2.9%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	0	700	15,605	0.0%	0.3%	0.5%
23 Construction	160	17,700	255,045	15.5%	8.0%	8.9%
31-33 Manufacturing	15	7,655	164,770	1.4%	3.5%	5.8%
Goods producing industries	205	29,220	532,185	19.8%	13.3%	18.6%
41 Wholesale trade	0	3,390	85,960	0.0%	1.5%	3.0%
44-45 Retail trade	115	24,850	333,160	11.1%	11.3%	11.7%
48-49 Transportation and warehousing	40	7,750	154,540	3.9%	3.5%	5.4%
51 Information and cultural industries	40	3,930	77,280	3.9%	1.8%	2.7%
52 Finance and insurance	10	5,995	101,425	1.0%	2.7%	3.6%
53 Real estate and rental and leasing	25	4,465	64,995	2.4%	2.0%	2.3%
54 Professional; scientific and technical services	140	21,450	257,400	13.5%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	85	10,170	124,530	8.2%	4.6%	4.4%
61 Educational services	60	17,865	211,500	5.8%	8.1%	7.4%
62 Health care and social assistance	105	31,405	344,345	10.1%	14.3%	12.1%
71 Arts; entertainment and recreation	70	5,845	71,705	6.8%	2.7%	2.5%
72 Accommodation and food services	65	15,895	210,570	6.3%	7.2%	7.4%
81 Other services (except public administration)	25	8,860	126,430	2.4%	4.0%	4.4%
91 Public administration	50	28,565	153,665	4.8%	13.0%	5.4%
Services producing industries	830	190,725	2,323,705	80.2%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

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Table 343: Employment by Major Sector

Major Economic Sectors	North Pender				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	180 (21%)	215 (26%)	125 (14%)	175 (17%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	40 (5%)	0 (0%)	45 (5%)	35 (3%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	180 (21%)	165 (20%)	285 (31%)	300 (29%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	270 (31%)	205 (25%)	295 (32%)	345 (33%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	190 (22%)	240 (29%)	150 (16%)	155 (15%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	15 (2%)	0 (0%)	25 (3%)	25 (2%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	875	825	925	1,035	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 344: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	North Pender		
	Total	Owner	Renter
Tourism	175 (100%)	125 (71%)	45 (26%)
Business finance and management	35 (100%)	30 (86%)	10 (29%)
Public services	300 (100%)	235 (78%)	50 (17%)
Manufacturing and innovation	345 (100%)	315 (91%)	35 (10%)
Trade services	155 (100%)	145 (94%)	10 (6%)
Other services	25 (100%)	15 (60%)	10 (40%)
Total	1,035	865	160

Education

Table 345: Education Levels

Education Level, 2021	North Pender	CRD	BC
No certificate, diploma or degree	230 (10%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	590 (26%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	1,485 (64%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	195 (8%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	455 (20%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	65 (3%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	775 (34%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 346: Commute Destination by Area

Commuting Status	North Pender	CRD	BC
Commute within census subdivision (CSD) of residence	360 (81%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	45 (10%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	30 (7%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	10 (2%)	505 (0%)	8,915 (0%)

Table 347: Commuting Destination by Tenure

Commuting Status by Tenure, North Pender	Owner	Renter
Commute within census subdivision (CSD) of residence	300 (80%)	55 (85%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	35 (9%)	10 (15%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	30 (8%)	0 (0%)
Commute to a different province or territory	10 (3%)	0 (0%)

Demographics

Table 348: Long Term Population

North Pender Population	1996	2001	2006	2011	2016	2021
Total	1695	1795	1,930	2,075	2,090	2,525
5-year growth rate		5.90%	7.52%	7.51%	0.72%	20.81%
5-year change		100	135	145	15	435

Table 349: Age Breakdown

North Pender Population	2006	2011	2016	2021
Under 15 years old	200 (10%)	170 (8%)	205 (10%)	205 (8%)
15 to 64 years old	1,125 (58%)	1,255 (60%)	1,055 (51%)	1,230 (50%)
65 years and older	605 (31%)	650 (31%)	830 (40%)	1,035 (42%)
Total	1,930	2,075	2,085	2,465
Population growth rate				
5-year growth rate		7.51%	0.48%	18.23%
Annual average growth rate 2006 to 2021	1.64%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%

Annual average growth rate 2006 to 2021	1.42%
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Figure 45: Population Composition

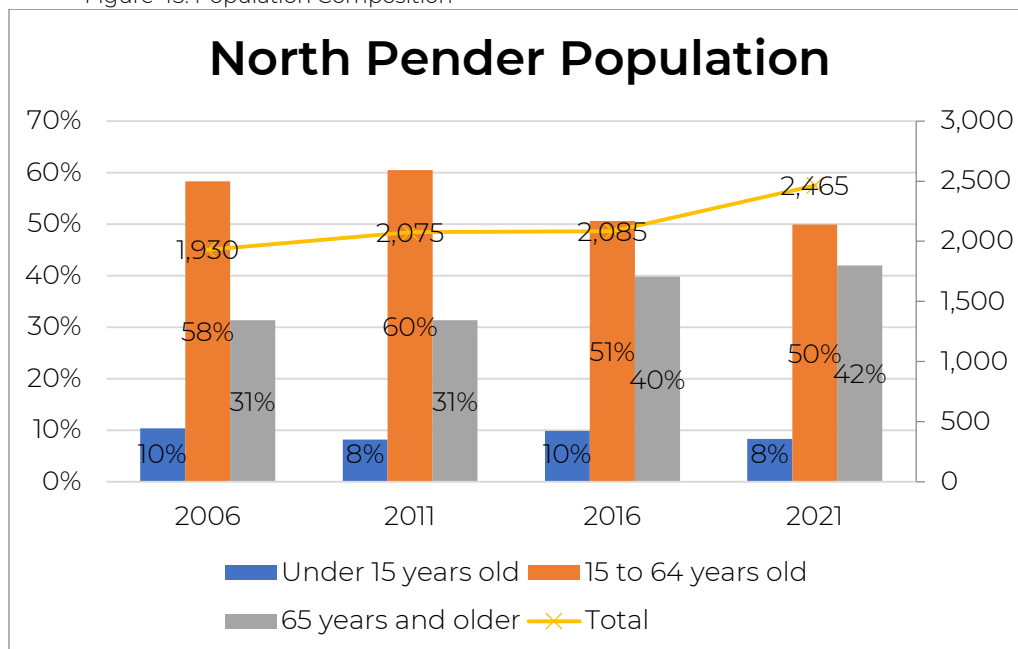


Table 350: Household Size

Household Size, North Pender	2006	2011	2016	2021
1 person	295 (30%)	305 (29%)	305 (29%)	415 (32%)
2 persons	535 (54%)	515 (50%)	560 (54%)	660 (51%)
3 persons	100 (10%)	155 (15%)	75 (7%)	105 (8%)
4 persons	50 (5%)	50 (5%)	60 (6%)	80 (6%)
5 or more persons	15 (2%)	0 (0%)	35 (3%)	30 (2%)
Total - Private households by household size	995	1040	1040	1290
Number of persons in private households	1930	2075	2090	2520
Average household size	2.0	2.0	2.0	2.0

Table 351: Households by type

Private Households by Household Type	North Pender	CRD	BC
One-census-family households	810	108,335	1,270,210

	(63%)	(58%)	(62%)
Without children in a census family	620	55,825	571,815
	(48%)	(30%)	(28%)
With children in a census family	195	52,510	698,400
	(15%)	(28%)	(34%)
Multiple-census-family households	10	3,435	61,885
	(1%)	(2%)	(3%)
Non-census-family households	470	73,440	709,745
	(36%)	(40%)	(35%)
One-person households	415	62,450	600,425
	(32%)	(34%)	(29%)
Two-or-more person non-census-family households	50	10,990	109,315
	(4%)	(6%)	(5%)
Total - Private households by household type	1,290	185,205	2,041,830

Household Income

Table 352: Household Income (2020)

Household Income (2020)	North Pender		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	20	2%	2,260	1%	30,435	1%
\$5,000 to \$9,999	0	0%	920	0%	13,340	1%
\$10,000 to \$14,999	0	0%	1,600	1%	19,155	1%
\$15,000 to \$19,999	35	3%	3,920	2%	41,945	2%
\$20,000 to \$24,999	55	4%	6,975	4%	82,295	4%
\$25,000 to \$29,999	55	4%	5,575	3%	63,840	3%
\$30,000 to \$34,999	40	3%	5,835	3%	64,805	3%
\$35,000 to \$39,999	70	5%	6,855	4%	75,450	4%
\$40,000 to \$44,999	85	7%	7,010	4%	73,365	4%
\$45,000 to \$49,999	50	4%	6,840	4%	73,380	4%
\$50,000 to \$59,999	120	9%	13,745	7%	145,085	7%
\$60,000 to \$69,999	115	9%	13,600	7%	139,485	7%
\$70,000 to \$79,999	115	9%	12,435	7%	130,800	6%
\$80,000 to \$89,999	70	5%	11,605	6%	122,210	6%
\$90,000 to \$99,999	75	6%	10,535	6%	113,390	6%
\$100,000 to \$124,999	120	9%	21,850	12%	235,925	12%
\$125,000 to \$149,999	100	8%	15,760	9%	178,470	9%
\$150,000 to \$199,999	95	7%	19,785	11%	222,145	11%
\$200,000 and over	50	4%	18,105	10%	216,315	11%

Total - Household total income groups in 2021 for private households	1,290	100%	185,205	100%	2,041,830	100%
Under \$30,000	165	13%	21,250	11%	251,010	12%
\$30,000 to \$59,999	365	28%	40,285	22%	432,085	21%
\$60,000 to \$99,999	375	29%	48,175	26%	505,885	25%
\$100,000 and over	365	28%	75,500	41%	852,855	42%

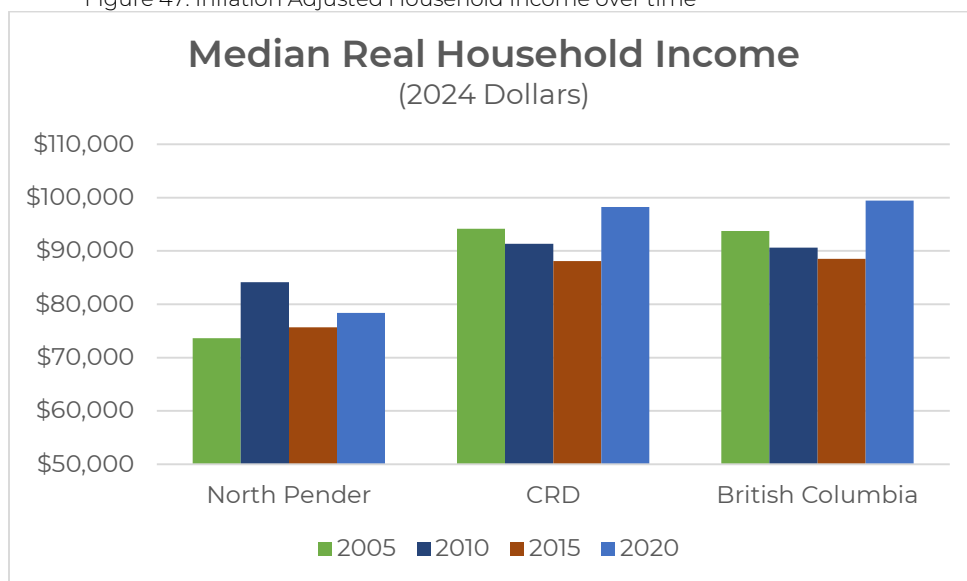
Table 353: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	North Pender	CRD	BC	North Pender	CRD
Economic families					
Couple-only family	\$82,000	\$100,000	\$93,000	88%	108%
Couple-with-children family	\$114,000	\$146,000	\$138,000	83%	106%
Lone-parent family	\$54,000	\$73,000	\$70,500	77%	104%
Family income	\$87,000	\$111,000	\$107,000	81%	104%
1-person households	\$40,000	\$45,600	\$43,200	93%	106%
2-or-more person households	\$88,000	\$111,000	\$108,000	81%	103%
Median household income	\$68,500	\$84,000	\$85,000	81%	99%

Figure 46: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
North Pender	\$49,001	\$60,882	\$59,793	\$67,000
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
North Pender	\$73,663	\$84,163	\$75,650	\$78,377
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 47: Inflation Adjusted Household Income over time



Housing Stock

Table 354: Housing Stock Growth

Private Dwelling Types	North Pender		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	1,711	1,768	0.66%	183,562	198,435	1.57%
Occupied by usual residents	1,035	1,261	4.03%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	676	507	-5.59%	13,405	13,229	-0.26%

Table 355: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	990	1,040	1,035	1,290	300	30	
Single-detached house	950	1,025	1,000	1,235	285	30	96

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Semi-detached, row house and duplex	15	0	0	0	-15	-100	0
Semi-detached or double house	0	0	0	0	0		0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	15	0	0	0	-15	-100	0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	15	0	25	50	35	233	4

Table 356: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	1045		1040		1290	
No bedrooms	0	0	0	0	15	1
1 bedroom	140	13	110	11	190	15
2 bedrooms	500	48	415	40	460	36
3 bedrooms	310	30	420	40	480	37
4 or more bedrooms	100	10	95	9	145	11

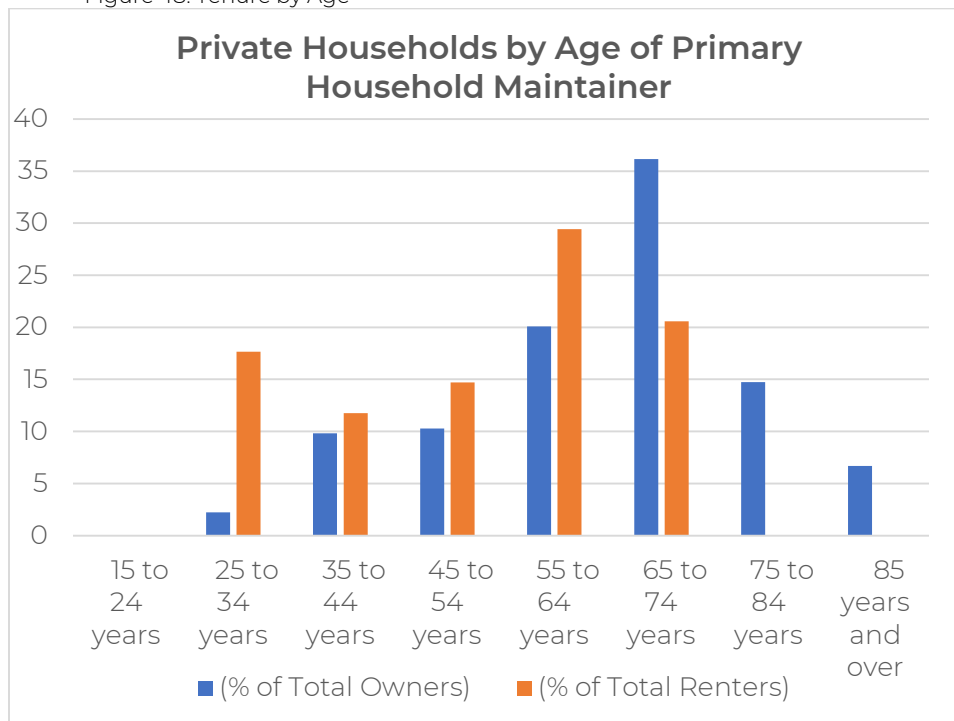
Tenure

Table 357: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
North Pender				
Owners	885	910	905	1,120
Renters	110	130	135	170
Others (Band Housing)	0	0	0	0
Total occupied dwellings	995	1,040	1,040	1,290
Ownership Rate	89%	88%	87%	87%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 48: Tenure by Age



Suitability & Adequacy

Table 358: Suitability

Suitability Standards	North Pender	CRD	BC
Total - Private households by housing below standards	1,250	176,580	1,915,755
Below the suitability standard (not suitable)	50	5315	86,655
% below the suitability standard (not suitable)	4	3	5

Table 359: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	North Pender		CRD	
	Total	Owner	Total	Owner
Total	1,250	1,075	176,580	111,885
		175	64,695	

Below the adequacy standard (major repairs needed)	115	95	0	6,310	3,990	2,320
% below the adequacy standard (major repairs needed)	9	9	0	4	4	4

Table 360: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	1,290		1120		170	
1960 or before	130	10	110	85	20	15
1961 to 1980	405	31	330	81	75	19
1981 to 1990	235	18	200	85	30	13
1991 to 2000	265	21	240	91	20	8
2001 to 2005	95	7	80	84	15	16
2006 to 2010	70	5	65	93	0	0
2011 to 2016	40	3	35	88	0	0
2016 to 2021	65	5	65	100	0	0

Shelter costs to Income Ratios

Table 361: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	1250	1075	175
Household in extreme core housing need (STIR greater than 50% but less than 100%)	20	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 362: Core Housing Need by household size and tenure

North Pender, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	1155	92	1020	95	135	77
Household in core housing need	95	8	55	5	40	23
1 person household	60	5	35	3	25	14
2 persons household	25	2	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 363: Households below affordability standard

North Pender, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	1250	100	1075	100	175	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	165	13	100	9	60	34

1 person household	65	5	35	3	30	17
2 persons household	70	6	40	4	30	17
3 persons household	20	2	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 364: Housing Affordability by jurisdiction

North Pender	Total	Owner	Renter
Total - Private households by housing below standards	1,250	1,075	175
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	165	100	60
% Below the affordability standard	13	9	34
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 365: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	1155	1020	135
Household in core housing need	95	55	40
1 person household	60	35	25
2 persons household	25	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 366: Shelter costs by tenure

North Pender	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 959	\$ 938	\$ 1,090
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			

Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492
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Table 367: Shelter cost to income ratios

Shelter-cost-to-income ratios	North Pender	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	1,250	176,580	1,915,755
Spending <30% of Income on Shelter Costs	1,085	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	165	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	1,115	114,220	1,353,695
Owner Households with a Mortgage	375	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	9%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$938	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$600,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	175	64,695	624,625
Tenant Households in Subsidized Housing	0.0%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	34%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,090	\$1,444	\$1,492

Core Housing Need

Table 368: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	16.0	16.0	15.1	13.2
Inadequate Housing (%)	6.4	5.8	3.5	9.2
Unsuitable Housing (%)	4.8	6.3	2.5	4.0
Core Housing Need (%)	17.1	10.7	8.0	7.6
Extreme Core Housing Need (%)	6.4	6.3	2.5	1.6
Number of Households In Core Need	160	110	80	95
Extreme Core Housing Need (Count)	60	65	25	20

Table 369: Comparative Core Housing Need

Core Housing Need									
Households	North Pender			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	1,250	1,075	175	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	86%	14%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	50	35	20	5,315	1,845	3,470	86,655	36,330	50,325
Rate	4%	3%	11%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	115	95	-	6,310	3,990	2,320	74,035	49,250	24,785
Rate	9%	9%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	165	100	60	37,780	16,200	21,585	385,570	199,355	186,215
Rate	13%	9%	34%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	95	55	40	22,330	6,685	15,645	257,090	102,850	154,240
Rate	8%	5%	23%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	20	-	-	12,080	4,350	7,725	134,625	64,795	69,825
Rate	2%	0%	0%	7%	4%	12%	7%	5%	11%

Table 370: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	95	55	40
1 person household	60	35	25
2 persons household	25	-	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 371: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	North Pender	CRD	BC
Median	\$ 920	\$ 1,350	\$ 1,370
Average	\$ 1,090	\$ 1,444	\$ 1,492
2016- Average	\$ 879	\$ 1,113	\$ 1,149
2011- Average	\$ 1,092	\$ 1,070	\$ 1,075
2006-Average	\$ 819	\$ 970	\$ 980
Percentage Increase 2006-2021	33%	49%	52%

Salt Spring Island

Local Economy

Table 372: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2016	Salt Spring	CRD	BC	Salt Spring	CRD	BC
Total labour force	5,290	205,935	2,471,670			
Industry - not applicable	80	3,160	43,805			
All industries	5,205	202,775	2,427,860	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	280	2,300	65,210	5.4%	1.1%	2.7%
21 Mining; quarrying; and oil and gas extraction	25	630	25,925	0.5%	0.3%	1.1%
22 Utilities	15	500	12,450	0.3%	0.2%	0.5%
23 Construction	445	13,935	199,985	8.6%	6.9%	8.2%
31-33 Manufacturing	180	7,055	157,560	3.5%	3.5%	6.5%
Goods producing industries	945	24,420	461,130	18.2%	12.0%	19.0%
41 Wholesale trade	65	3,785	82,105	1.3%	1.9%	3.4%
44-45 Retail trade	570	23,515	283,135	11.0%	11.6%	11.7%
48-49 Transportation and warehousing	260	7,780	128,400	5.0%	3.8%	5.3%
51 Information and cultural industries	75	4,215	67,225	1.4%	2.1%	2.8%
52 Finance and insurance	75	6,180	93,805	1.4%	3.0%	3.9%
53 Real estate and rental and leasing	115	4,305	54,990	2.2%	2.1%	2.3%
54 Professional; scientific and technical services	505	17,115	196,670	9.7%	8.4%	8.1%
55 Management of companies and enterprises	10	205	4,320	0.2%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	385	9,280	109,100	7.4%	4.6%	4.5%
61 Educational services	475	16,620	173,820	9.1%	8.2%	7.2%
62 Health care and social assistance	565	27,450	270,855	10.9%	13.5%	11.2%
71 Arts; entertainment and recreation	290	5,675	57,940	5.6%	2.8%	2.4%
72 Accommodation and food services	525	18,650	207,050	10.1%	9.2%	8.5%
81 Other services (except public administration)	225	8,695	112,330	4.3%	4.3%	4.6%
91 Public administration	115	24,865	125,000	2.2%	12.3%	5.1%
Services producing industries	4,255	178,335	1,966,745	81.8%	88.0%	81.0%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

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Table 373: Employment by Major Sector

Major Economic Sectors	Salt Spring				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	780 (15%)	805 (16%)	890 (17%)	715 (13%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	200 (4%)	300 (6%)	200 (4%)	210 (4%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	1225 (24%)	1390 (27%)	1555 (30%)	1,665 (30%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	1630 (32%)	1585 (31%)	1435 (28%)	1,865 (33%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	1000 (20%)	745 (15%)	895 (17%)	920 (17%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	275 (5%)	255 (5%)	225 (4%)	200 (4%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	5,110	5,080	5,200	5,575	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 374: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Salt Spring		
	Total	Owner	Renter
Tourism	715 (100%)	585 (82%)	120 (17%)
Business finance and management	210 (100%)	180 (86%)	30 (14%)
Public services	1,665 (100%)	1305 (78%)	355 (21%)
Manufacturing and innovation	1865 (100%)	1565 (84%)	300 (16%)
Trade services	920 (100%)	750 (82%)	170 (18%)
Other services	200 (100%)	170 (85%)	30 (15%)
Total	5,575	4,555	1,005

Education

Table 375 : Education Levels

Education Level, 2021	Salt Spring	CRD	BC
No certificate, diploma or degree	770 (8%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	2,595 (26%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	6,675 (66%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	815 (8%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	1,840 (18%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	235 (2%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	3,785 (38%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 376: Commute Destination by Area

Commuting Status	Salt Spring	CRD	BC
Commute within census subdivision (CSD) of residence	2,320 (91%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	105 (4%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	110 (4%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	15 (1%)	505 (0%)	8,915 (0%)

Table 377: Commuting Destination by Tenure

Commuting Status by Tenure, Salt Spring	Owner	Renter
Commute within census subdivision (CSD) of residence	1,855 (90%)	470 (96%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	80 (4%)	20 (4%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	110 (5%)	0 (0%)
Commute to a different province or territory	15 (1%)	0 (0%)

Demographics

Table 378: Long Term Population

Salt Spring Population	1996	2001	2006	2011	2016	2021
Total	9,247	9,255	9,570	10,050	10,310	11,400
5-year growth rate		0.09%	3.40%	5.02%	2.59%	10.57%
5-year change		8	315	480	260	1,090

Table 379: Age Breakdown

Salt Spring Population	2006	2011	2016	2021
Under 15 years old	1,240 (13%)	1,260 (13%)	1,235 (12%)	1,360 (12%)
15 to 64 years old	6,305 (66%)	6,375 (63%)	5,960 (58%)	6,330 (54%)
65 years and older	2,020 (21%)	2,420 (24%)	3,115 (30%)	4,105 (35%)
Total	9,570	10,050	10,310	11,795
Population growth rate				
5-year growth rate		5.02%	2.59%	14.40%
Annual average growth rate 2006 to 2021	1.40%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%

Annual average growth rate 2006 to 2021	1.42%
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Figure 49: Population Composition

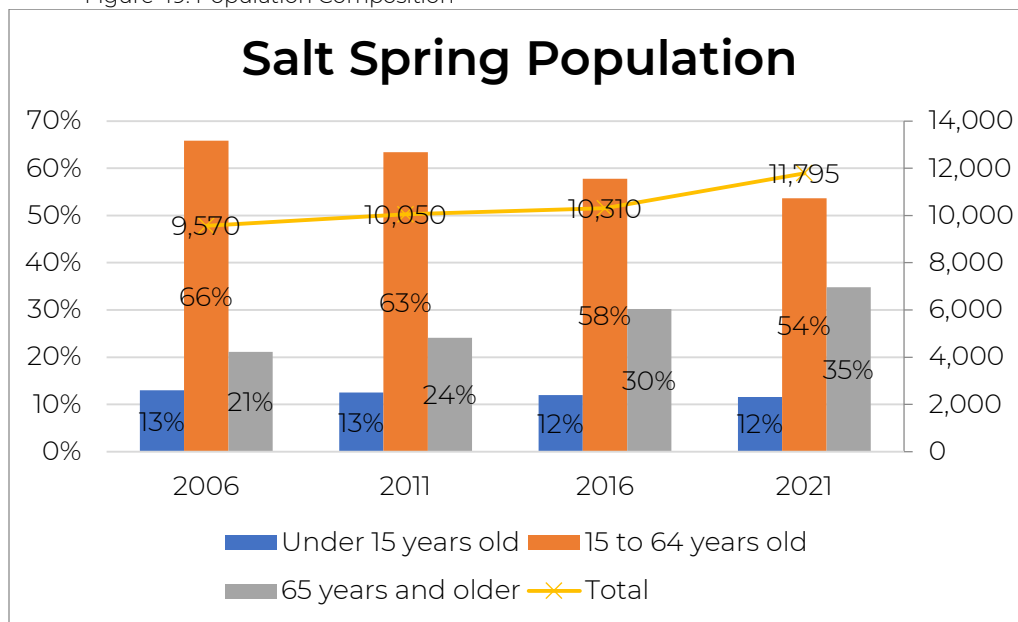


Table 380: Household Size

Household Size, Salt Spring	2006	2011	2016	2021
1 person	1375 (31%)	1490 (32%)	1620 (33%)	1625 (31%)
2 persons	1825 (42%)	1950 (42%)	2030 (42%)	2155 (42%)
3 persons	570 (13%)	630 (13%)	580 (12%)	635 (12%)
4 persons	385 (9%)	410 (9%)	425 (9%)	465 (9%)
5 or more persons	245 (6%)	200 (4%)	225 (5%)	300 (6%)
Total - Private households by household size	4395	4675	4885	5185
Number of persons in private households	9570	10055	10395	11405
Average household size	2.2	2.1	2.1	2.2

Table 381: Households by type

Private Households by Household Type	Salt Spring	CRD	BC
One-census-family households	3,210	108,335	1,270,210

	(62%)	(58%)	(62%)
Without children in a census family	1,905	55,825	571,815
	(37%)	(30%)	(28%)
With children in a census family	1,305	52,510	698,400
	(25%)	(28%)	(34%)
Multiple-census-family households	140	3,435	61,885
	(3%)	(2%)	(3%)
Non-census-family households	1,835	73,440	709,745
	(35%)	(40%)	(35%)
One-person households	1,625	62,450	600,425
	(31%)	(34%)	(29%)
Two-or-more person non-census-family households	210	10,990	109,315
	(4%)	(6%)	(5%)
Total - Private households by household type	5,185	185,205	2,041,830

Household Income

Table 382: Household Income (2020)

Household Income (2020)	Salt Spring		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	90	2%	2,260	1%	30,435	1%
\$5,000 to \$9,999	30	1%	920	0%	13,340	1%
\$10,000 to \$14,999	85	2%	1,600	1%	19,155	1%
\$15,000 to \$19,999	140	3%	3,920	2%	41,945	2%
\$20,000 to \$24,999	240	5%	6,975	4%	82,295	4%
\$25,000 to \$29,999	200	4%	5,575	3%	63,840	3%
\$30,000 to \$34,999	185	4%	5,835	3%	64,805	3%
\$35,000 to \$39,999	195	4%	6,855	4%	75,450	4%
\$40,000 to \$44,999	215	4%	7,010	4%	73,365	4%
\$45,000 to \$49,999	220	4%	6,840	4%	73,380	4%
\$50,000 to \$59,999	370	7%	13,745	7%	145,085	7%
\$60,000 to \$69,999	375	7%	13,600	7%	139,485	7%
\$70,000 to \$79,999	325	6%	12,435	7%	130,800	6%
\$80,000 to \$89,999	275	5%	11,605	6%	122,210	6%
\$90,000 to \$99,999	255	5%	10,535	6%	113,390	6%
\$100,000 to \$124,999	565	11%	21,850	12%	235,925	12%
\$125,000 to \$149,999	460	9%	15,760	9%	178,470	9%
\$150,000 to \$199,999	465	9%	19,785	11%	222,145	11%
\$200,000 and over	500	10%	18,105	10%	216,315	11%

Total - Household total income groups in 2021 for private households	5,185	100%	185,205	100%	2,041,830	100%
Under \$30,000	785	15%	21,250	11%	251,010	12%
\$30,000 to \$59,999	1,185	23%	40,285	22%	432,085	21%
\$60,000 to \$99,999	1,230	24%	48,175	26%	505,885	25%
\$100,000 and over	1,990	38%	75,500	41%	852,855	42%

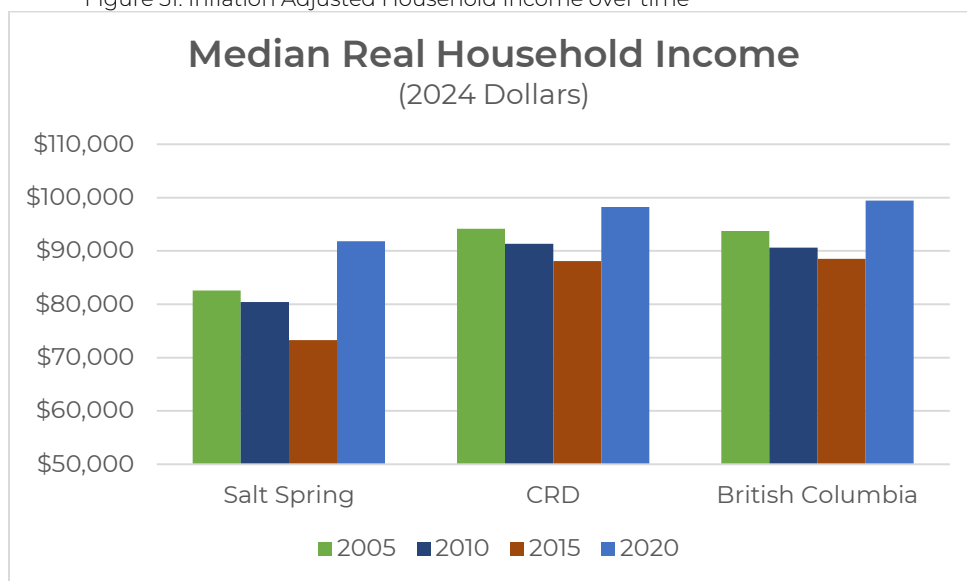
Table 383: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Salt Spring	CRD	BC	Salt Spring	CRD
Economic families					
Couple-only family	\$95,000	\$100,000	\$93,000	102%	108%
Couple-with-children family	\$119,000	\$146,000	\$138,000	86%	106%
Lone-parent family	\$61,600	\$73,000	\$70,500	87%	104%
Family income	\$97,000	\$111,000	\$107,000	91%	104%
1-person households	\$39,200	\$45,600	\$43,200	91%	106%
2-or-more person households	\$100,000	\$111,000	\$108,000	93%	103%
Median household income	\$77,500	\$84,000	\$85,000	91%	99%

Figure 50: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Salt Spring	\$54,937	\$58,161	\$57,933	\$78,500
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Salt Spring	\$82,587	\$80,402	\$73,297	\$91,829
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 51: Inflation Adjusted Household Income over time



Housing Stock

Table 384: Housing Stock Growth

Private Dwelling Types	Salt Spring		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	6,050	6,281	0.75%	183,562	198,435	1.57%
Occupied by usual residents	4,884	5,195	1.24%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	1,166	1,086	-1.41%	13,405	13,229	-0.26%

Table 385: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	4,395	4,675	4,880	5,185	790	18	
Single-detached house	3,795	3,935	3,950	4,260	465	12	82

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Semi-detached, row house and duplex	455	570	595	490	35	8	9
Semi-detached or double house	180	240	170	170	-10	-6	3
Row house	125	115	175	60	-65	-52	1
Apartment/flat in a duplex	150	215	250	170	20	13	3
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	35	60	75	180	145	414	3
Movable dwelling	105	95	255	250	145	138	5

Table 386: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	4680		4880		5185	
No bedrooms	55	0	60	1	65	1
1 bedroom	485	10	745	15	680	13
2 bedrooms	1655	35	1720	35	1660	32
3 bedrooms	1550	33	1565	32	1755	34
4 or more bedrooms	935	20	790	16	1020	20

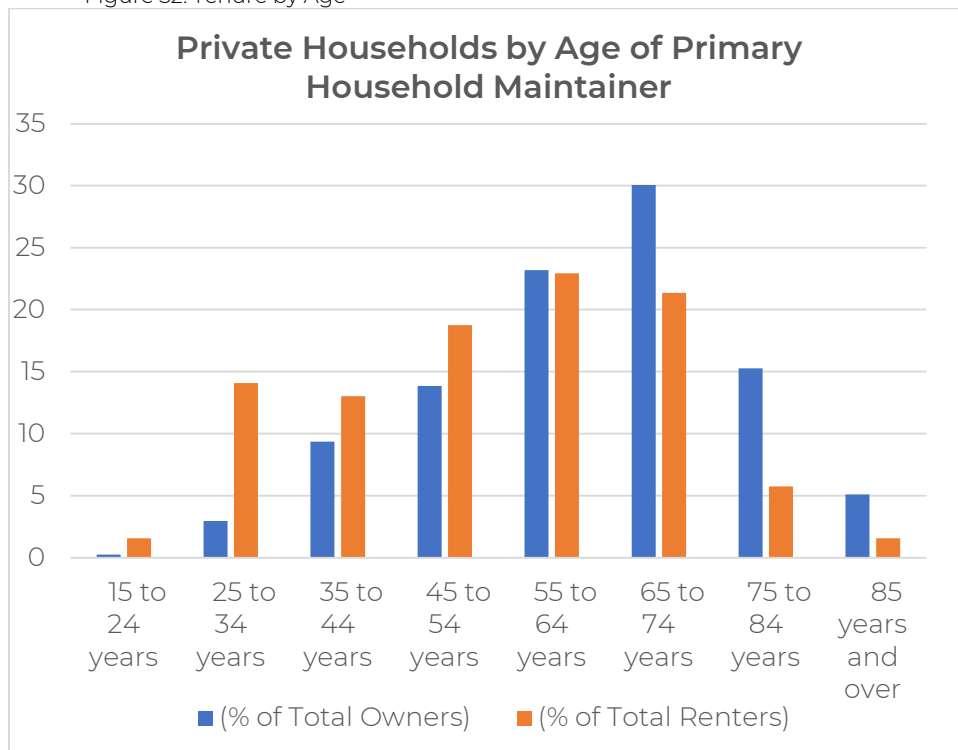
Tenure

Table 387: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Salt Spring				
Owners	3,600	3,860	3,720	4,225
Renters	795	820	1,160	960
Others (Band Housing)	0	0	0	0
Total occupied dwellings	4,395	4,675	4,885	5,185
Ownership Rate	82%	83%	76%	81%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%

British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 52: Tenure by Age



Suitability & Adequacy

Table 388: Suitability

Suitability Standards	Salt Spring	CRD	BC
Total - Private households by housing below standards	4,885	176,580	1,915,755
Below the suitability standard (not suitable)	235	5315	86,655
% below the suitability standard (not suitable)	5	3	5

Table 389: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Salt Spring Total	Owner	Renter	CRD Total	Owner	Renter
Total	4,885	3,995	890	176,580	111,885	64,695

Below the adequacy standard (major repairs needed)	380	270	110	6,310	3,990	2,320
% below the adequacy standard (major repairs needed)	8	7	12	4	4	4

Table 390: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	5,185		4225		960	
1960 or before	555	11	410	74	140	25
1961 to 1980	1,515	29	1215	80	300	20
1981 to 1990	1,070	21	885	83	185	17
1991 to 2000	1,010	19	830	82	180	18
2001 to 2005	335	6	275	82	60	18
2006 to 2010	265	5	230	87	35	13
2011 to 2016	195	4	180	92	15	8
2016 to 2021	240	5	200	83	40	17

Shelter costs to Income Ratios

Table 391: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	4885	3995	890
Household in extreme core housing need (STIR greater than 50% but less than 100%)	150	70	80
1 person household	80	30	45
2 persons household	30	0	20
3 persons household	20	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 392: Core Housing Need by household size and tenure

Salt Spring, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	4585	94	3850	96	745	84
Household in core housing need	290	6	140	4	145	16
1 person household	180	4	80	2	100	11
2 persons household	55	1	25	1	30	3
3 persons household	35	1	25	1	20	2
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 393: Households below affordability standard

Salt Spring, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	4885	100	3995	100	890	100

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Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	920	19	620	16	305	34
1 person household	490	10	265	7	225	25
2 persons household	300	6	215	5	85	10
3 persons household	150	3	130	3	25	3
4 persons household	90	2	65	2	25	3
5 or more persons household	35	1	35	1	0	0

Table 394: Housing Affordability by jurisdiction

Salt Spring	Total	Owner	Renter
Total - Private households by housing below standards	4,885	3,995	890
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	920	620	305
% Below the affordability standard	19	16	34
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 395: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	4585	3850	745
Household in core housing need	290	140	145
1 person household	180	80	100
2 persons household	55	25	30
3 persons household	35	25	20
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 396: Shelter costs by tenure

Salt Spring	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 1,288	\$ 1,326	\$ 1,118

CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 397: Shelter cost to income ratios

Shelter-cost-to-income ratios	Salt Spring	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	4,885	176,580	1,915,755
Spending <30% of Income on Shelter Costs	3,965	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	920	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	4,130	114,220	1,353,695
Owner Households with a Mortgage	1,860	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	16%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,326	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$800,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	890	64,695	624,625
Tenant Households in Subsidized Housing	10.1%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	34%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,118	\$1,444	\$1,492

Core Housing Need

Table 398: Core Housing Need over time

Core Housing Need	2006	2011	2016	2021
Unaffordable Housing (%)	25.2	27.4	27.5	18.8
Inadequate Housing (%)	9.3	8.9	6.3	7.8
Unsuitable Housing (%)	6.4	4.4	4.7	4.8
Core Housing Need (%)	23.1	12.5	11.7	6.0
Extreme Core Housing Need (%)	8.0	6.1	7.1	3.1
Number of Households In Core Need	935	515	525	290

Extreme Core Housing Need (Count)	325	250	320	150
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Table 399: Comparative Core Housing Need

Core Housing Need									
Households	Salt Spring			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	4,885	3,995	890	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	82%	18%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	235	150	85	5,315	1,845	3,470	86,655	36,330	50,325
Rate	5%	4%	10%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	380	270	110	6,310	3,990	2,320	74,035	49,250	24,785
Rate	8%	7%	12%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	920	620	305	37,780	16,200	21,585	385,570	199,355	186,215
Rate	19%	16%	34%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	290	140	145	22,330	6,685	15,645	257,090	102,850	154,240
Rate	6%	4%	16%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	150	70	80	12,080	4,350	7,725	134,625	64,795	69,825
Rate	3%	2%	9%	7%	4%	12%	7%	5%	11%

Table 400: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	290	140	145
1 person household	180	80	100
2 persons household	55	25	30
3 persons household	35	25	20
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 401: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Salt Spring	CRD	BC
Median	\$ 1,040	\$ 1,350	\$ 1,370
Average	\$ 1,118	\$ 1,444	\$ 1,492
2016- Average	\$ 1,006	\$ 1,113	\$ 1,149
2011- Average	\$ 985	\$ 1,070	\$ 1,075
2006-Average	\$ 962	\$ 970	\$ 980
Percentage Increase 2006-2021	16%	49%	52%

Saturna Island

Local Economy

Table 402: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Saturna	CRD	BC	Saturna	CRD	BC
Total labour force	165	223,285	2,657,275			
Industry - not applicable	10	3,340	54,165			
All industries	155	219,940	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	0	2,720	69,390	0.0%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	0	700	15,605	0.0%	0.3%	0.5%
23 Construction	15	17,700	255,045	11.1%	8.0%	8.9%
31-33 Manufacturing	0	7,655	164,770	0.0%	3.5%	5.8%
Goods producing industries	15	29,220	532,185	11.1%	13.3%	18.6%
41 Wholesale trade	0	3,390	85,960	0.0%	1.5%	3.0%
44-45 Retail trade	15	24,850	333,160	11.1%	11.3%	11.7%
48-49 Transportation and warehousing	10	7,750	154,540	7.4%	3.5%	5.4%
51 Information and cultural industries	0	3,930	77,280	0.0%	1.8%	2.7%
52 Finance and insurance	10	5,995	101,425	7.4%	2.7%	3.6%
53 Real estate and rental and leasing	0	4,465	64,995	0.0%	2.0%	2.3%
54 Professional; scientific and technical services	25	21,450	257,400	18.5%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	10	10,170	124,530	7.4%	4.6%	4.4%
61 Educational services	15	17,865	211,500	11.1%	8.1%	7.4%
62 Health care and social assistance	15	31,405	344,345	11.1%	14.3%	12.1%
71 Arts; entertainment and recreation	10	5,845	71,705	7.4%	2.7%	2.5%
72 Accommodation and food services	10	15,895	210,570	7.4%	7.2%	7.4%
81 Other services (except public administration)	0	8,860	126,430	0.0%	4.0%	4.4%
91 Public administration	0	28,565	153,665	0.0%	13.0%	5.4%
Services producing industries	120	190,725	2,323,705	88.9%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

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Table 403: Employment by Major Sector

Major Economic Sectors	Salt Spring				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	30 (18%)	0 (0%)	30 (29%)	20 (15%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	0 (0%)	0 (0%)	10 (10%)	10 (7%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	60 (35%)	10 (100%)	20 (19%)	40 (30%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	55 (32%)	0 (0%)	20 (19%)	40 (30%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	25 (15%)	0 (0%)	25 (24%)	25 (19%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	0 (0%)	0 (0%)	0 (0%)	0 (0%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	170	10	105	135	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 404: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Saturna		
	Total	Owner	Renter
Tourism	20 (100%)	0 (0%)	0 (0%)
Business finance and management	10 (100%)	10 (100%)	0 (0%)
Public services	40 (100%)	10 (25%)	25 (63%)
Manufacturing and innovation	40 (100%)	40 (100%)	0 (0%)
Trade services	25 (100%)	10 (40%)	10 (40%)
Other services	0 (0%)	0 (0%)	0 (0%)
Total	135	70	35

Education

Table 405 : Education Levels

Education Level, 2021	Saturna	CRD	BC
No certificate, diploma or degree	25 (6%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	90 (23%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	285 (71%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	50 (13%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	55 (14%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	10 (3%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	165 (41%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 406: Commute Destination by Area

Commuting Status	Saturna	CRD	BC
Commute within census subdivision (CSD) of residence	70 (88%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (13%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	0 (0%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	505 (0%)	8,915 (0%)

Table 407: Commuting Destination by Tenure

Commuting Status by Tenure, Saturna	Owner	Renter
Commute within census subdivision (CSD) of residence	35 (78%)	35 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (22%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	0 (0%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 408: Long Term Population

Saturna Population	1996	2001	2006	2011	2016	2021
Total	292	335	330	205	310	430
5-year growth rate		14.73%	-1.49%	-37.88%	51.22%	38.71%
5-year change		43	-5	-125	105	120

Table 409: Age Breakdown

Saturna Population	2006	2011	2016	2021
Under 15 years old	15 (5%)	0 (0%)	20 (7%)	25 (5%)
15 to 64 years old	210 (64%)	125 (61%)	125 (41%)	215 (46%)
65 years and older	105 (32%)	85 (41%)	170 (56%)	220 (47%)
Total	330	205	305	465
Population growth rate				
5-year growth rate		-37.88%	48.78%	52.46%
Annual average growth rate 2006 to 2021		2.31%		

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%

Annual average growth rate 2006 to 2021	1.42%
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Figure 53: Population Composition

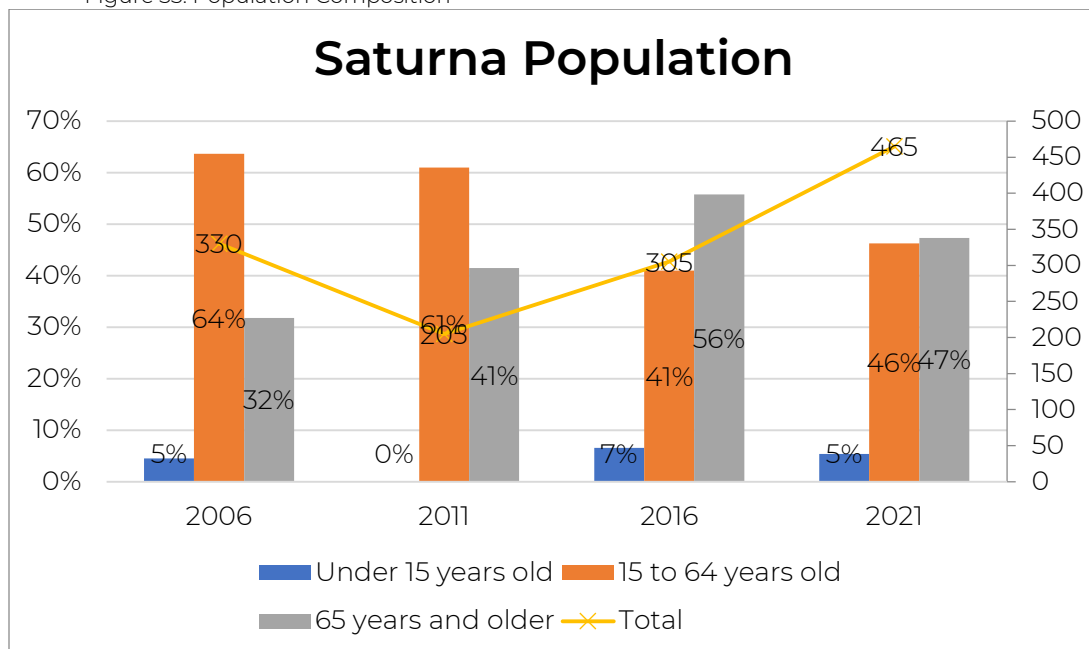


Table 410: Household Size

Household Size, Saturna	2006	2011	2016	2021
1 person	75 (38%)	95 (63%)	90 (47%)	65 (30%)
2 persons	110 (56%)	55 (37%)	90 (47%)	140 (64%)
3 persons	10 (5%)	0 (0%)	0 (0%)	0 (0%)
4 persons	0 (0%)	0 (0%)	0 (0%)	0 (0%)
5 or more persons	10 (5%)	0 (0%)	0 (0%)	15 (7%)
Total - Private households by household size	195	150	190	220
Number of persons in private households	330	210	305	430
Average household size	1.7	1.4	1.6	1.9

Table 411: Households by type

Private Households by Household Type	Saturna	CRD	BC
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One-census-family households	140 (64%)	108,335 (58%)	1,270,210 (62%)
Without children in a census family	115 (52%)	55,825 (30%)	571,815 (28%)
With children in a census family	20 (9%)	52,510 (28%)	698,400 (34%)
Multiple-census-family households	0 (0%)	3,435 (2%)	61,885 (3%)
Non-census-family households	80 (36%)	73,440 (40%)	709,745 (35%)
One-person households	65 (30%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	15 (7%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	220	185,205	2,041,830

Household Income

Table 412: Household Income (2020)

Household Income (2020)	Saturna		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	2,260	1%	30,435	1%
\$5,000 to \$9,999	0	0%	920	0%	13,340	1%
\$10,000 to \$14,999	0	0%	1,600	1%	19,155	1%
\$15,000 to \$19,999	0	0%	3,920	2%	41,945	2%
\$20,000 to \$24,999	25	11%	6,975	4%	82,295	4%
\$25,000 to \$29,999	0	0%	5,575	3%	63,840	3%
\$30,000 to \$34,999	0	0%	5,835	3%	64,805	3%
\$35,000 to \$39,999	0	0%	6,855	4%	75,450	4%
\$40,000 to \$44,999	0	0%	7,010	4%	73,365	4%
\$45,000 to \$49,999	0	0%	6,840	4%	73,380	4%
\$50,000 to \$59,999	25	11%	13,745	7%	145,085	7%
\$60,000 to \$69,999	25	11%	13,600	7%	139,485	7%
\$70,000 to \$79,999	20	9%	12,435	7%	130,800	6%
\$80,000 to \$89,999	0	0%	11,605	6%	122,210	6%
\$90,000 to \$99,999	20	9%	10,535	6%	113,390	6%
\$100,000 to \$124,999	35	16%	21,850	12%	235,925	12%
\$125,000 to \$149,999	0	0%	15,760	9%	178,470	9%
\$150,000 to \$199,999	0	0%	19,785	11%	222,145	11%

\$200,000 and over	0	0%	18,105	10%	216,315	11%
Total - Household total income groups in 2021 for private households	220	100%	185,205	100%	2,041,830	100%
Under \$30,000	25	11%	21,250	11%	251,010	12%
\$30,000 to \$59,999	25	11%	40,285	22%	432,085	21%
\$60,000 to \$99,999	65	30%	48,175	26%	505,885	25%
\$100,000 and over	35	16%	75,500	41%	852,855	42%

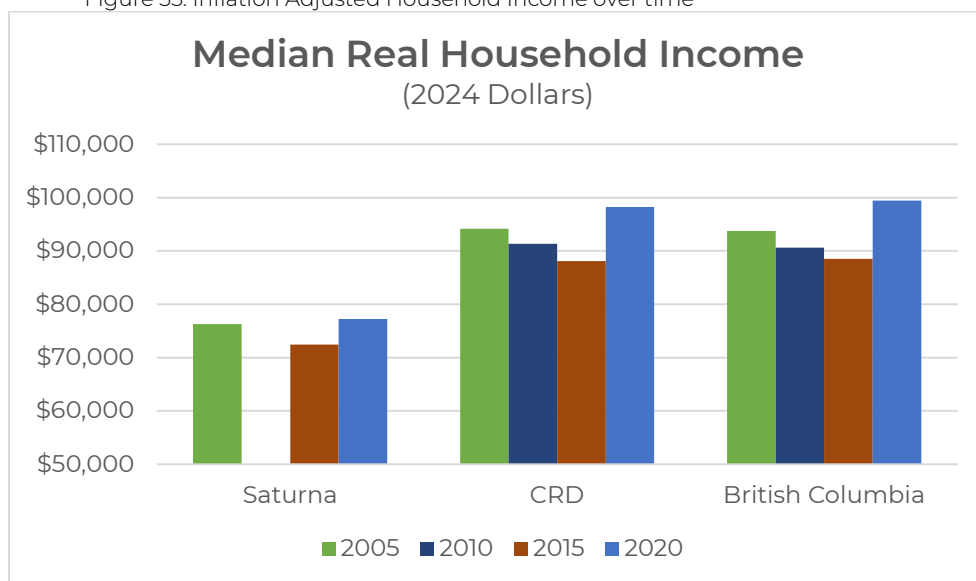
Table 413: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Saturna	CRD	BC	Saturna	CRD
Economic families					
Couple-only family	\$92,000	\$100,000	\$93,000	99%	108%
Couple-with-children family	\$0	\$146,000	\$138,000	0%	106%
Lone-parent family	\$0	\$73,000	\$70,500	0%	104%
Family income	\$90,000	\$111,000	\$107,000	84%	104%
1-person households	\$35,200	\$45,600	\$43,200	81%	106%
2-or-more person households	\$89,000	\$111,000	\$108,000	82%	103%
Median household income	\$62,000	\$84,000	\$85,000	73%	99%

Figure 54: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Saturna	\$50,742	x	\$57,267	\$66,000
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Saturna	\$76,280		\$72,454	\$77,207
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 55: Inflation Adjusted Household Income over time



Housing Stock

Table 414: Housing Stock Growth

Private Dwelling Types	Saturna		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	464	484	0.85%	183,562	198,435	1.57%
Occupied by usual residents	199	259	5.41%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	265	225	-3.22%	13,405	13,229	-0.26%

Table 415: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	190	150	190	220	30	16	

Single-detached house	155	145	165	200	45	29	91
Semi-detached, row house and duplex	10	0	20	10	0	0	5
Semi-detached or double house	0	0	10	0	0		0
Row house	10	0	10	0	-10	-100	0
Apartment/flat in a duplex	0	0	0	0	0		0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	25	0	15	15	-10	-40	7

Table 416: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	150		190		220	
No bedrooms	0	0	0	0	0	0
1 bedroom	35	23	20	11	70	32
2 bedrooms	85	57	85	45	80	36
3 bedrooms	15	10	50	26	55	25
4 or more bedrooms	0	0	35	18	15	7

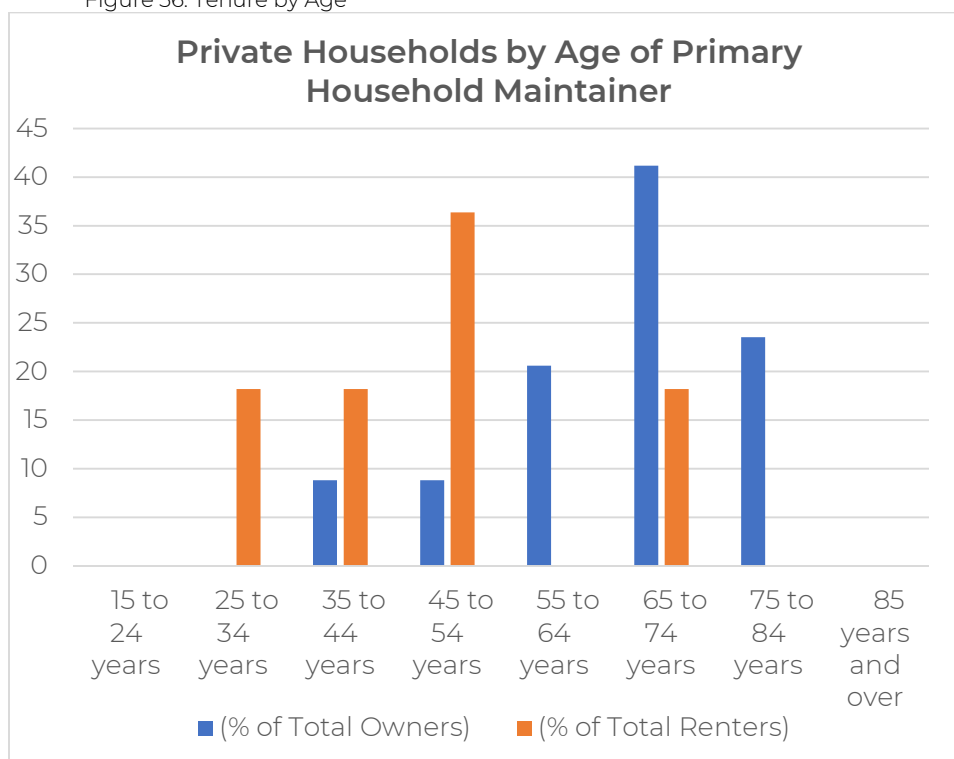
Tenure

Table 417: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Saturna				
Owners	140	135	150	170
Renters	55	15	40	55
Others (Band Housing)	0	0	0	0
Total occupied dwellings	195	150	190	220
Ownership Rate	72%	90%	79%	77%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420

Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185
Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 56: Tenure by Age



Suitability & Adequacy

Table 418: Suitability

Suitability Standards	Saturna	CRD	BC
Total - Private households by housing below standards	215	176,580	1,915,755
Below the suitability standard (not suitable)	0	5315	86,655
% below the suitability standard (not suitable)	0	3	5

Table 419: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Saturna Total		Owner	Renter	CRD Total		Owner	Renter
Total	215	170	45	176,580	111,885	64,695		
Below the adequacy standard (major repairs needed)	0	0	0	6,310	3,990	2,320		
% below the adequacy standard (major repairs needed)	0	0	0	4	4	4		

Table 420: Dwellings by period of construction

Occupied private dwellings	220		170		55	
1960 or before	30	14	25	83	0	0
1961 to 1980	50	23	30	60	25	50
1981 to 1990	45	20	40	89	0	0
1991 to 2000	20	9	10	50	10	50
2001 to 2005	20	9	20	100	0	0
2006 to 2010	30	14	30	100	0	0
2011 to 2016	20	9	20	100	0	0
2016 to 2021	0	0	0		0	0
Occupied private dwellings	220		170		55	

Shelter costs to Income Ratios

Table 421: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	215	170	45
Household in extreme core housing need (STIR greater than 50% but less than 100%)	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 422: Core Housing Need by household size and tenure

Saturna, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	200	93	165	97	35	78
Household in core housing need	0	0	0	0	0	0
1 person household	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 423: Households below affordability standard

Saturna, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
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Total - Private households by housing below standards	215	100	170	100	45	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	9	0	0	0	0
1 person household	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 424: Housing Affordability by jurisdiction

Saturna	Total	Owner	Renter
Total - Private households by housing below standards	215	170	45
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	0	0
% Below the affordability standard	9	0	0
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 425: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	200	165	35
Household in core housing need	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 426: Shelter costs by tenure

Saturna	Total	Owner	Renter
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Average monthly shelter cost (\$)	\$ 695	\$ 645	\$ 880
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444
British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 427: Shelter cost to income ratios

Shelter-cost-to-income ratios	Saturn a	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	215	176,580	1,915,755
Spending <30% of Income on Shelter Costs	195	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	20	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	170	114,220	1,353,695
Owner Households with a Mortgage	40	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	0%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$645	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$695,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	45	64,695	624,625
Tenant Households in Subsidized Housing	0.0%	11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	0%	33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$880	\$1,444	\$1,492

Core Housing Need

Table 428: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	15.8	x	21.1	9.3
Inadequate Housing (%)	10.5	x	0.0	0.0
Unsuitable Housing (%)	0.0	x	0.0	0.0
Core Housing Need (%)	10.3	x	13.2	0.0
Extreme Core Housing Need (%)	0.0	x	7.9	0.0

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Number of Households In Core Need	20	x	25	0
Extreme Core Housing Need (Count)	0	x	15	0

Table 429: Comparative Core Housing Need

Core Housing Need									
Households	Saturna			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	215	170	45	176,580	111,885	64,695	1,915,755	1,291,130	624,625
Share	100%	79%	21%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	-	-	-	5,315	1,845	3,470	86,655	36,330	50,325
Rate	0%	0%	0%	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	-	-	-	6,310	3,990	2,320	74,035	49,250	24,785
Rate	0%	0%	0%	4%	4%	4%	4%	4%	4%
Below Affordability Standard	20	-	-	37,780	16,200	21,585	385,570	199,355	186,215
Rate	9%	0%	0%	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	-	-	-	22,330	6,685	15,645	257,090	102,850	154,240
Rate	0%	0%	0%	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	-	-	-	12,080	4,350	7,725	134,625	64,795	69,825
Rate	0%	0%	0%	7%	4%	12%	7%	5%	11%

Table 430: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	-	-	-
1 person household	-	-	-
2 persons household	-	-	-
3 persons household	-	-	-
4 persons household	-	-	-

5 or more persons household	-	-	-
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Housing Market Characteristics

Table 431: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
2021	Saturna	CRD	BC
Median	\$ 880	\$ 1,350	\$ 1,370
Average	\$ 880	\$ 1,444	\$ 1,492
2016- Average	\$ 649	\$ 1,113	\$ 1,149
2011- Average	\$ 471	\$ 1,070	\$ 1,075
2006-Average	\$ 446	\$ 970	\$ 980
Percentage Increase 2006-2021	97%	49%	52%

South Pender Island

Local Economy

Table 432: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	South Pender	CRD	BC	South Pender	CRD	BC
Total labour force	105	223,285	2,657,275			
Industry - not applicable	0	3,340	54,165			
All industries	105	219,940	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	0	2,720	69,390	0.0%	1.2%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	445	27,375	0.0%	0.2%	1.0%
22 Utilities	0	700	15,605	0.0%	0.3%	0.5%
23 Construction	20	17,700	255,045	20.0%	8.0%	8.9%
31-33 Manufacturing	10	7,655	164,770	10.0%	3.5%	5.8%
Goods producing industries	30	29,220	532,185	30.0%	13.3%	18.6%
41 Wholesale trade	0	3,390	85,960	0.0%	1.5%	3.0%
44-45 Retail trade	20	24,850	333,160	20.0%	11.3%	11.7%
48-49 Transportation and warehousing	0	7,750	154,540	0.0%	3.5%	5.4%
51 Information and cultural industries	0	3,930	77,280	0.0%	1.8%	2.7%
52 Finance and insurance	0	5,995	101,425	0.0%	2.7%	3.6%
53 Real estate and rental and leasing	0	4,465	64,995	0.0%	2.0%	2.3%
54 Professional; scientific and technical services	10	21,450	257,400	10.0%	9.8%	9.0%
55 Management of companies and enterprises	0	290	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	10	10,170	124,530	10.0%	4.6%	4.4%
61 Educational services	0	17,865	211,500	0.0%	8.1%	7.4%
62 Health care and social assistance	15	31,405	344,345	15.0%	14.3%	12.1%
71 Arts; entertainment and recreation	15	5,845	71,705	15.0%	2.7%	2.5%
72 Accommodation and food services	0	15,895	210,570	0.0%	7.2%	7.4%
81 Other services (except public administration)	0	8,860	126,430	0.0%	4.0%	4.4%
91 Public administration	0	28,565	153,665	0.0%	13.0%	5.4%
Services producing industries	70	190,725	2,323,705	70.0%	86.7%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

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Table 433: Employment by Major Sector

Major Economic Sectors	South Pender				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	25 (23%)	0 (0%)	15 (21%)	15 (15%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	30 (27%)	0 (0%)	0 (0%)	0 (0%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	10 (9%)	20 (100%)	15 (21%)	25 (25%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	25 (23%)	0 (0%)	30 (43%)	40 (40%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	20 (18%)	0 (0%)	0 (0%)	20 (20%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	0 (0%)	0 (0%)	10 (14%)	0 (0%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	110	20	70	100	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 434: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	South Pender		
	Total	Owner	Renter
Tourism	15 (100%)	15 (100%)	0 (0%)
Business finance and management	0 (0%)	0 (0%)	0 (0%)
Public services	25 (100%)	25 (100%)	0 (0%)
Manufacturing and innovation	40 (100%)	40 (100%)	0 (0%)
Trade services	20 (100%)	10 (50%)	0 (0%)
Other services	0 (0%)	0 (0%)	0 (0%)
Total	100	90	0

Education

Table 435: Education Levels

Education Level, 2021	South Pender	CRD	BC
No certificate, diploma or degree	0 (0%)	36,285 (10%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	50 (23%)	98,055 (28%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	170 (77%)	219,445 (62%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	0 (0%)	25,265 (7%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	40 (18%)	63,520 (18%)	711,810 (17%)
University certificate or diploma below bachelor level	15 (7%)	11,170 (3%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	115 (52%)	119,490 (34%)	1,199,710 (29%)

Commute

Table 436: Commute Destination by Area

Commuting Status	South Pender	CRD	BC
Commute within census subdivision (CSD) of residence	40 (73%)	51,195 (41%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	0 (0%)	70,070 (56%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (27%)	2,465 (2%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	505 (0%)	8,915 (0%)

Table 437: Commuting Destination by Tenure

Commuting Status by Tenure, South Pender	Owner	Renter
Commute within census subdivision (CSD) of residence	25 (63%)	10 (100%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	0 (0%)	0 (0%)

Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (38%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 438: Long Term Population

South Pender Population	1996	2001	2006	2011	2016	2021
Total	162	180	250	310	220	230
5-year growth rate		11.11%	38.89%	24.00%	-29.03%	4.55%
5-year change		18	70	60	-90	10

Table 439: Age Breakdown

South Pender Population	2006	2011	2016	2021
Under 15 years old	20 (8%)	0 (0%)	15 (7%)	10 (3%)
15 to 64 years old	155 (62%)	145 (46%)	90 (41%)	140 (46%)
65 years and older	75 (30%)	155 (49%)	115 (52%)	155 (51%)
Total	250	315	220	305
Population growth rate				
5-year growth rate		26.00%	-30.16%	38.64%
Annual average growth rate 2006 to 2021	1.33%			

CRD Population	2006	2011	2016	2021
Under 15 years old	48,135 (14%)	47,155 (13%)	49,755 (13%)	52,380 (13%)
15 to 64 years old	230,820 (69%)	241,825 (69%)	246,670 (66%)	263,425 (63%)
65 years and older	57,455 (17%)	62,080 (18%)	76,455 (21%)	99,645 (24%)
Total	336,405	351,060	372,875	415,455
Population growth rate				
5-year growth rate		4.36%	6.21%	11.42%
Annual average growth rate 2006 to 2021	1.42%			

Figure 57: Population Composition

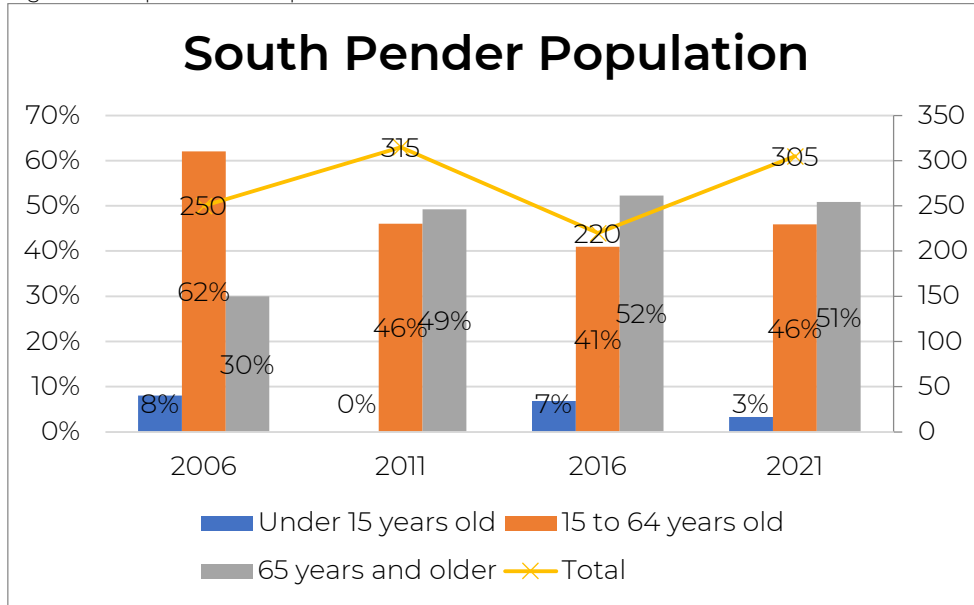


Table 440: Household Size

Household Size, South Pender	2006	2011	2016	2021
1 person	40 (32%)	40 (24%)	45 (36%)	65 (45%)
2 persons	55 (44%)	125 (76%)	75 (60%)	70 (48%)
3 persons	20 (16%)	0 (0%)	10 (8%)	0 (0%)
4 persons	10 (8%)	0 (0%)	0 (0%)	0 (0%)
5 or more persons	0 (0%)	0 (0%)	0 (0%)	0 (0%)
Total - Private households by household size	125	165	125	145
Number of persons in private households	250	310	220	235
Average household size	2.0	1.8	1.7	1.6

Table 441: Households by type

Private Households by Household Type	South Pender	CRD	BC
One-census-family households	80 (55%)	108,335 (58%)	1,270,210 (62%)
Without children in a census family	70 (48%)	55,825 (30%)	571,815 (28%)
With children in a census family	10 (7%)	52,510 (28%)	698,400 (34%)
Multiple-census-family households	0 (0%)	3,435 (2%)	61,885 (3%)
Non-census-family households	65 (45%)	73,440 (40%)	709,745 (35%)
One-person households	65 (45%)	62,450 (34%)	600,425 (29%)
Two-or-more person non-census-family households	0 (0%)	10,990 (6%)	109,315 (5%)
Total - Private households by household type	145	185,205	2,041,830

Household Income

Table 442: Household Income (2020)

Household Income (2020)	South Pender		CRD		BC	
	#	%	#	%	#	%
Under \$5,000	x		2,260	1%	30,435	1%
\$5,000 to \$9,999	x		920	0%	13,340	1%
\$10,000 to \$14,999	x		1,600	1%	19,155	1%
\$15,000 to \$19,999	x		3,920	2%	41,945	2%
\$20,000 to \$24,999	x		6,975	4%	82,295	4%
\$25,000 to \$29,999	x		5,575	3%	63,840	3%
\$30,000 to \$34,999	x		5,835	3%	64,805	3%
\$35,000 to \$39,999	x		6,855	4%	75,450	4%
\$40,000 to \$44,999	x		7,010	4%	73,365	4%
\$45,000 to \$49,999	x		6,840	4%	73,380	4%
\$50,000 to \$59,999	x		13,745	7%	145,085	7%
\$60,000 to \$69,999	x		13,600	7%	139,485	7%
\$70,000 to \$79,999	x		12,435	7%	130,800	6%
\$80,000 to \$89,999	x		11,605	6%	122,210	6%
\$90,000 to \$99,999	x		10,535	6%	113,390	6%

\$100,000 to \$124,999	x		21,850	12%	235,925	12%
\$125,000 to \$149,999	x		15,760	9%	178,470	9%
\$150,000 to \$199,999	x		19,785	11%	222,145	11%
\$200,000 and over	x		18,105	10%	216,315	11%
Total - Household total income groups in 2021 for private households	x		185,205	100%	2,041,830	100%
Under \$30,000			21,250	11%	251,010	12%
\$30,000 to \$59,999			40,285	22%	432,085	21%
\$60,000 to \$99,999			48,175	26%	505,885	25%
\$100,000 and over			75,500	41%	852,855	42%

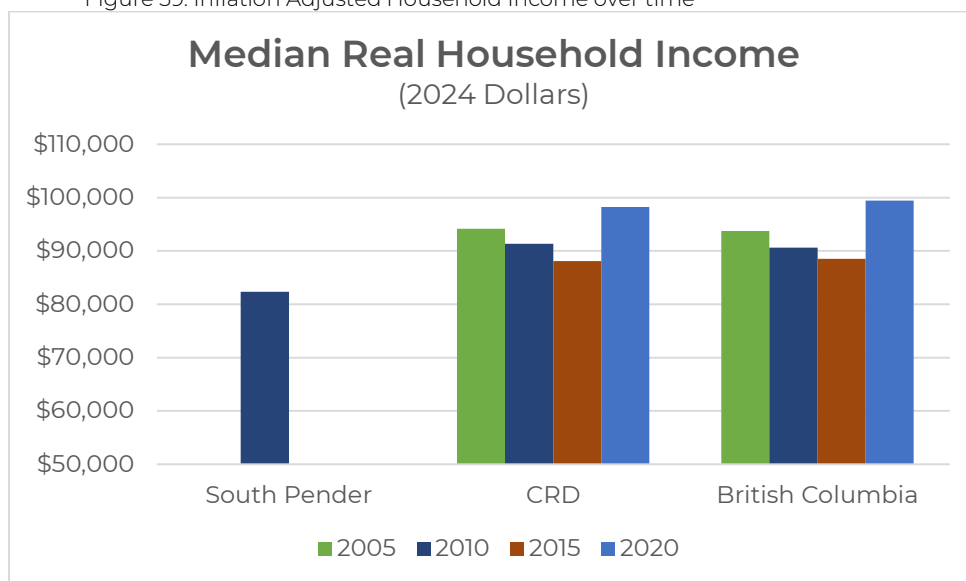
Table 443: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	South Pender	CRD	BC	South Pender	CRD
Economic families					
Couple-only family	\$98,000	\$100,000	\$93,000	105%	108%
Couple-with-children family	x	\$146,000	\$138,000		106%
Lone-parent family	x	\$73,000	\$70,500		104%
Family income	\$101,000	\$111,000	\$107,000	94%	104%
1-person households	\$45,200	\$45,600	\$43,200	105%	106%
2-or-more person households	\$101,000	\$111,000	\$108,000	94%	103%
Median household income	\$84,000	\$84,000	\$85,000	99%	99%

Figure 58: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
South Pender		\$59,564		
CRD	\$62,639	\$66,072	\$69,642	\$84,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
South Pender		\$82,341		
CRD	\$94,165	\$91,338	\$88,111	\$98,263
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 59: Inflation Adjusted Household Income over time



Housing Stock

Table 444: Housing Stock Growth

Private Dwelling Types	South Pender		Ave. Annual Rate of Growth	CRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
	Total private dwellings	210		215	0.47%	
Occupied by usual residents	122	153	4.63%	170,157	185,206	1.71%
Vacant dwellings or dwellings occupied by temporary residents	88	62	-6.76%	13,405	13,229	-0.26%

Table 445: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	125	170	130	145	20	16	
Single-detached house	125	165	130	145	20	16	100
Semi-detached, row house and duplex	0	0	0	0	0		0

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Semi-detached or double house	0	0	0	0	0	0
Row house	0	0	0	0	0	0
Apartment/flat in a duplex	0	0	0	0	0	0
Apartment in a building that has five or more storeys	0	0	0	0	0	0
Apartment in a building that has fewer than five storeys	0	0	0	0	0	0
Movable dwelling	0	0	0	0	0	0

Table 446: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	170		130		145	
No bedrooms	0	0	0	0	0	0
1 bedroom	0	0	0	0	40	28
2 bedrooms	115	68	35	27	50	34
3 bedrooms	45	26	60	46	50	34
4 or more bedrooms	0	0	25	19	0	0

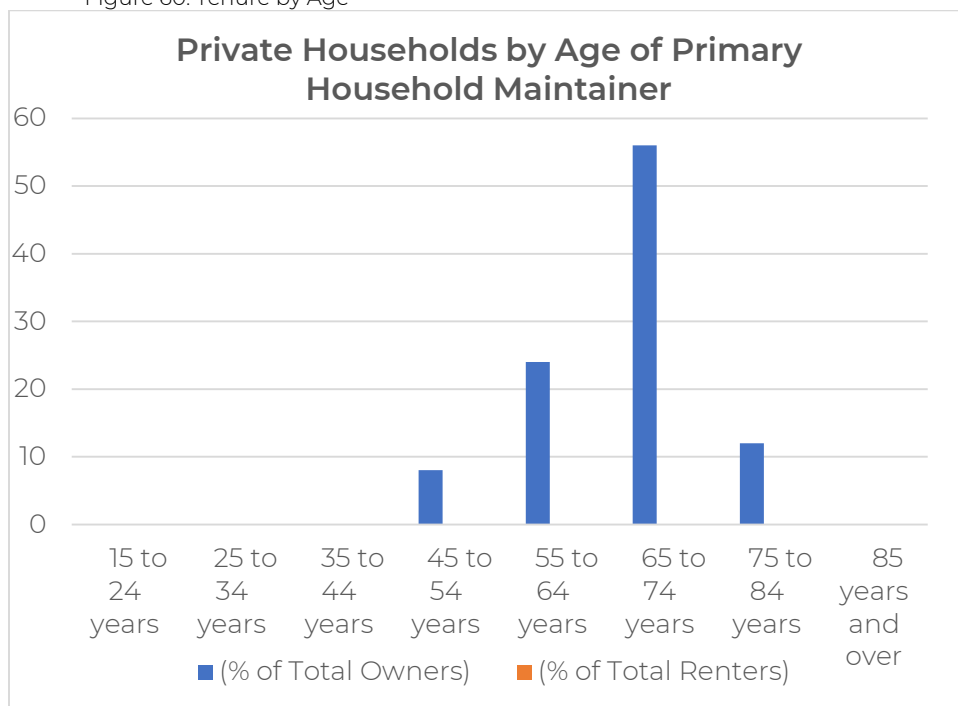
Tenure

Table 447: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
South Pender				
Owners	105	170	130	125
Renters	25	0	0	15
Others (Band Housing)	0	0	0	0
Total occupied dwellings	125	165	125	145
Ownership Rate	84%	103%	104%	86%
CRD				
Owners	99,985	106,035	107,780	116,530
Renters	52,370	54,470	62,265	255
Others (Band Housing)	185	130	115	68420
Total occupied dwellings	152,530	160,635	170,155	185,205
Ownership Rate	66%	66%	63%	63%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185

Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 60: Tenure by Age



Suitability & Adequacy

Table 448: Suitability

Suitability Standards	South Pender	CRD	BC
Total - Private households by housing below standards	125	176,580	1,915,755
Below the suitability standard (not suitable)	0	5315	86,655
% below the suitability standard (not suitable)	0	3	5

Table 449: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	South Pender			CRD		
	Total	Owner	Renter	Total	Owner	Renter
Total	125	110	0	176,580	111,885	64,695
Below the adequacy standard (major repairs needed)	0	0	0	6,310	3,990	2,320
% below the adequacy standard (major repairs needed)	0	0		4	4	4

Table 450: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	145		125		15	
1960 or before	0	0	0		0	
1961 to 1980	50	34	40	80	10	20
1981 to 1990	0	0	0		0	
1991 to 2000	30	21	30	100	0	0
2001 to 2005	10	7	10	100	0	0
2006 to 2010	10	7	0	0	0	0
2011 to 2016	15	10	15	100	0	0
2016 to 2021	15	10	15	100	0	0

Shelter costs to Income Ratios

Table 451: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	125	110	0
Household in extreme core housing need (STIR greater than 50% but less than 100%)	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 452: Core Housing Need by household size and tenure

South Pender, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	0	0	0	0	0	
Household in core housing need	0	0	0	0	0	
1 person household	0	0	0	0	0	
2 persons household	0	0	0	0	0	
3 persons household	0	0	0	0	0	
4 persons household	0	0	0	0	0	
5 or more persons household	0	0	0	0	0	

Table 453: Households below affordability standard

South Pender, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	125	100	110	100	0	
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	25	20	0	0	0	

1 person household	25	20	0	0	0
2 persons household	0	0	0	0	0
3 persons household	0	0	0	0	0
4 persons household	0	0	0	0	0
5 or more persons household	0	0	0	0	0

Table 454: Housing Affordability by jurisdiction

South Pender	Total	Owner	Renter
Total - Private households by housing below standards	125	110	0
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	25	0	0
% Below the affordability standard	20	0	
CRD	Total	Owner	Renter
Total - Private households by housing below standards	176,580	111,885	64,695
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	37,780	16,200	21,585
% Below the affordability standard	21	14	33
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 455: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	0	0	0
Household in core housing need	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 456: Shelter costs by tenure

South Pender	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 1,280	\$ 1,300	...
CRD			
Average monthly shelter cost (\$)	\$ 1,568	\$ 1,640	\$ 1,444

British Columbia			
Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492

Table 457: Shelter cost to income ratios

Shelter-cost-to-income ratios	South Pender	CRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	125	176,580	1,915,755
Spending <30% of Income on Shelter Costs	100	138,800	1,530,185
Spending 30% or more of Income on Shelter Costs	25	37,780	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	120	114,220	1,353,695
Owner Households with a Mortgage	40	63,825	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	0%	14%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$1,300	\$1,640	\$1,654
Median Value of Dwellings (\$)	\$755,000	\$850,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	0	64,695	624,625
Tenant Households in Subsidized Housing		11.4%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs		33%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	...	\$1,444	\$1,492

Core Housing Need

Table 458: Core Housing Need over time

Core Housing Need	2006	2011	2016	2021
Unaffordable Housing (%)	0.0	14.7	0.0	20.0
Inadequate Housing (%)	0.0	0.0	0.0	0.0
Unsuitable Housing (%)	0.0	0.0	0.0	0.0
Core Housing Need (%)	0.0	0.0	0.0	0.0
Extreme Core Housing Need (%)	0.0	0.0	0.0	0.0
Number of Households In Core Need	0	0	0	0
Extreme Core Housing Need (Count)	0	0	0	0

Table 459: Comparative Core Housing Need

Core Housing Need									
<i>Households</i>	South Pender			CRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	125	110	-	176,580	111,885	64,695	1,915,755	1,291,130	624,625
<i>Share</i>	100%	88%	0%	100%	63%	37%	100%	67%	33%
Below Suitability Standard	-	-	-	5,315	1,845	3,470	86,655	36,330	50,325
<i>Rate</i>	0%	0%	-	3%	2%	5%	5%	3%	8%
Below Adequacy Standard	-	-	-	6,310	3,990	2,320	74,035	49,250	24,785
<i>Rate</i>	0%	0%	-	4%	4%	4%	4%	4%	4%
Below Affordability Standard	25	-	-	37,780	16,200	21,585	385,570	199,355	186,215
<i>Rate</i>	20%	0%	-	21%	14%	33%	20%	15%	30%
Below All Three Standards	-	-	-	115	15	95	1,665	560	1,105
<i>Rate</i>	0%	0%	-	0%	0%	0%	0%	0%	0%
In Core Housing Need	-	-	-	22,330	6,685	15,645	257,090	102,850	154,240
<i>Rate</i>	0%	0%	-	13%	6%	24%	13%	8%	25%
Extreme Core Housing Need	-	-	-	12,080	4,350	7,725	134,625	64,795	69,825
<i>Rate</i>	0%	0%	-	7%	4%	12%	7%	5%	11%

Table 460: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	-	-	-
1 person household	-	-	-
2 persons household	-	-	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 461: Monthly Shelter Cost of Rented Dwellings

Rented Dwellings: Monthly Shelter Cost			
	South Pender	CRD	BC
2021			
Median	\$ -	\$ 1,350	\$ 1,370
Average	...	\$ 1,444	\$ 1,492
2016- Average	\$ -	\$ 1,113	\$ 1,149
2011- Average	\$ -	\$ 1,070	\$ 1,075
2006-Average	\$ -	\$ 970	\$ 980
Percentage Increase 2006-2021		49%	52%

Thetis Island

Local Economy

Table 462: Local Labour Force by Industry (NAICS Codes)

Labour Force by Industry, 2021	Thetis Island	CVRD	BC	Thetis Island	CVRD	BC
Total labour force	145	41,310	2,657,275			
Industry - not applicable	0	675	54,165			
All industries	145	40,635	2,603,110	100.0%	100.0%	100.0%
11 Agriculture; forestry; fishing and hunting	0	1,955	69,390	0.0%	4.8%	2.4%
21 Mining; quarrying; and oil and gas extraction	0	260	27,375	0.0%	0.6%	1.0%
22 Utilities	0	145	15,605	0.0%	0.4%	0.5%
23 Construction	20	4,685	255,045	14.8%	11.5%	8.9%
31-33 Manufacturing	0	2,780	164,770	0.0%	6.8%	5.8%
Goods producing industries	20	9,825	532,185	14.8%	24.2%	18.6%
41 Wholesale trade	0	685	85,960	0.0%	1.7%	3.0%
44-45 Retail trade	0	4,920	333,160	0.0%	12.1%	11.7%
48-49 Transportation and warehousing	15	1,400	154,540	11.1%	3.4%	5.4%
51 Information and cultural industries	0	545	77,280	0.0%	1.3%	2.7%
52 Finance and insurance	15	1,050	101,425	11.1%	2.6%	3.6%
53 Real estate and rental and leasing	0	630	64,995	0.0%	1.6%	2.3%
54 Professional; scientific and technical services	40	2,500	257,400	29.6%	6.2%	9.0%
55 Management of companies and enterprises	0	40	6,200	0.0%	0.1%	0.2%
56 Admin & support; waste mgmt & remediation	15	1,945	124,530	11.1%	4.8%	4.4%
61 Educational services	20	3,155	211,500	14.8%	7.8%	7.4%
62 Health care and social assistance	0	5,510	344,345	0.0%	13.6%	12.1%
71 Arts; entertainment and recreation	0	910	71,705	0.0%	2.2%	2.5%
72 Accommodation and food services	10	2,685	210,570	7.4%	6.6%	7.4%
81 Other services (except public administration)	0	1,950	126,430	0.0%	4.8%	4.4%
91 Public administration	0	2,875	153,665	0.0%	7.1%	5.4%
Services producing industries	115	30,800	2,323,705	85.2%	75.8%	81.4%

Blue areas correspond to a larger share of workforce in the Island Trust Area than in the corresponding regional district. Red highlights areas with a larger share of the workforce than both BC and the corresponding regional district.

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Table 463: Employment by Major Sector

Major Economic Sectors	Thetis Island				CRD				BC			
	2006	2011	2016	2021	2006	2011	2016	2021	2006	2011	2016	2021
Tourism	20 (14%)	0 (0%)	20 (20%)	10 (7%)	25,645 (14%)	24,930 (13%)	28,540 (14%)	25,670 (12%)	287,875 (13%)	298,780 (13%)	332,215 (14%)	359,555 (13%)
Business finance and management	10 (7%)	0 (0%)	10 (10%)	15 (11%)	11,010 (6%)	10,860 (6%)	10,690 (5%)	10,750 (5%)	137,740 (6%)	149,075 (6%)	153,115 (6%)	172,620 (6%)
Public services	65 (46%)	15 (100%)	10 (10%)	35 (26%)	69,515 (37%)	77,235 (40%)	78,715 (39%)	88,705 (40%)	582,185 (27%)	672,880 (29%)	691,225 (28%)	849,645 (30%)
Manufacturing and innovation	35 (25%)	0 (0%)	30 (30%)	60 (44%)	39,315 (21%)	39,190 (20%)	41,035 (20%)	49,970 (23%)	612,080 (28%)	596,340 (26%)	645,350 (27%)	773,980 (27%)
Trade services	10 (7%)	0 (0%)	20 (20%)	15 (11%)	33,075 (18%)	34,320 (18%)	35,080 (17%)	35,990 (16%)	454,725 (21%)	475,490 (21%)	493,640 (20%)	573,660 (20%)
Other services	0 (0%)	0 (0%)	10 (10%)	0 (0%)	8,880 (5%)	8,210 (4%)	8,695 (4%)	8,860 (4%)	109,485 (5%)	112,745 (5%)	112,330 (5%)	126,430 (4%)
Total	140	15	100	135	187,440	194,745	202,755	219,945	2,184,090	2,305,310	2,427,875	2,855,890

Table 464: Employment sector by tenure

Major Economic Sectors by Tenure, 2021	Thetis Island		
	Total	Owner	Renter
Tourism	10 (100%)	10 (100%)	0 (0%)
Business finance and management	15 (100%)	15 (100%)	0 (0%)
Public services	35 (100%)	20 (57%)	10 (29%)
Manufacturing and innovation	60 (100%)	60 (100%)	0 (0%)
Trade services	15 (100%)	15 (100%)	0 (0%)
Other services	0 (0%)	0 (0%)	0 (0%)
Total	135	120	10

Education

Table 465 : Education Levels

Education Level, 2021	Thetis Island	CVRD	BC
No certificate, diploma or degree	25 (8%)	11,690 (16%)	565,665 (13%)
Secondary (high) school diploma or equivalency certificate	65 (21%)	23,655 (32%)	1,238,000 (29%)
Postsecondary certificate, diploma or degree	225 (71%)	39,390 (53%)	2,396,755 (57%)
Apprenticeship or trades certificate or diploma	25 (8%)	8,210 (11%)	323,635 (8%)
College, CEGEP or other non-university certificate or diploma	65 (21%)	14,695 (20%)	711,810 (17%)
University certificate or diploma below bachelor level	20 (6%)	3,135 (4%)	161,600 (4%)
University certificate, diploma or degree at bachelor level or above	115 (37%)	13,355 (18%)	1,199,710 (29%)

Commute

Table 466: Commute Destination by Area

Commuting Status	Thetis Island	CVRD	BC
Commute within census subdivision (CSD) of residence	15 (30%)	7,715 (31%)	1,324,470 (65%)
Commute to a different census subdivision (CSD) within census division (CD) of residence	10 (20%)	10,570 (43%)	638,830 (31%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	25 (50%)	6,020 (25%)	77,850 (4%)
Commute to a different province or territory	0 (0%)	200 (1%)	8,915 (0%)

Table 467: Commuting Destination by Tenure

Commuting Status by Tenure, Thetis Island	Owner	Renter
Commute within census subdivision (CSD) of residence	0 (0%) 10	10 (100%) 0

Commute to a different census subdivision (CSD) within census division (CD) of residence	(40%)	(0%)
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	15 (60%)	0 (0%)
Commute to a different province or territory	0 (0%)	0 (0%)

Demographics

Table 468: Long Term Population

Thetis Island Population	1996	2001	2006	2011	2016	2021
Total	183	325	305	270	380	360
5-year growth rate		77.60%	-6.15%	-11.48%	40.74%	-5.26%
5-year change		142	-20	-35	110	-20

Table 469: Age Breakdown

Thetis Island Population	2006	2011	2016	2021
Under 15 years old	20 (7%)	35 (13%)	20 (5%)	35 (7%)
15 to 64 years old	175 (57%)	170 (63%)	185 (49%)	235 (49%)
65 years and older	105 (34%)	65 (24%)	175 (46%)	200 (42%)
Total	305	270	380	475
Population growth rate				
5-year growth rate		-11.48%	40.74%	25.00%
Annual average growth rate 2006 to 2021		3.00%		

CVRD Population	2006	2011	2016	2021
Under 15 years old	12,855 (17%)	12,160 (15%)	12,255 (15%)	12,655 (14%)
15 to 64 years old	49,615 (66%)	51,475 (65%)	50,510 (62%)	51,750 (58%)
65 years and older	13,020 (17%)	15,045 (19%)	19,110 (23%)	24,610 (28%)
Total	75,490	78,675	81,880	89,015
Population growth rate				
5-year growth rate		4.22%	4.07%	8.71%
Annual average growth rate 2006 to 2021		1.10%		

Figure 61: Population Composition

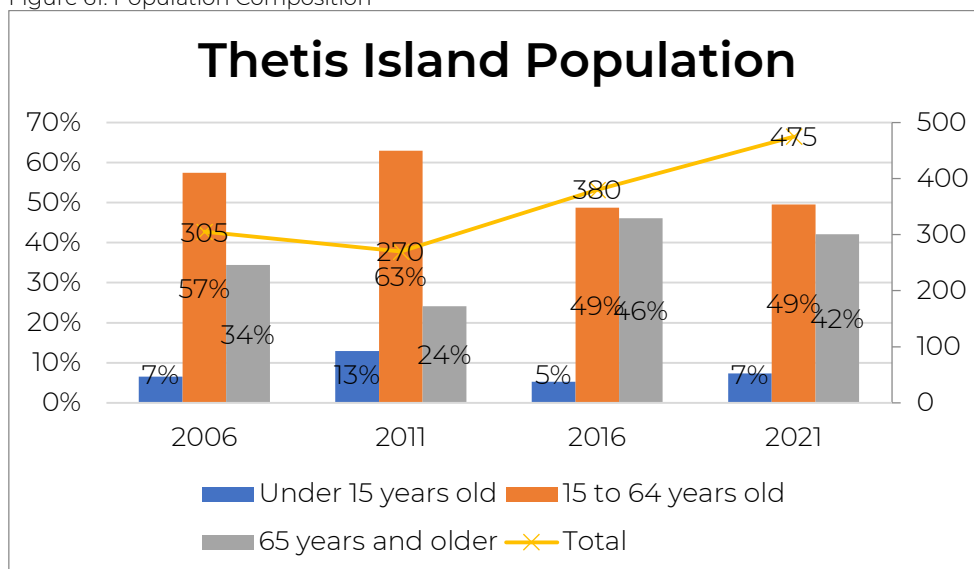


Table 470: Household Size

Household Size, Thetis Island	2006	2011	2016	2021
1 person	70 (41%)	35 (27%)	55 (30%)	50 (29%)
2 persons	85 (50%)	80 (62%)	85 (46%)	100 (57%)
3 persons	0 (0%)	0 (0%)	25 (14%)	20 (11%)
4 persons	15 (9%)	0 (0%)	20 (11%)	0 (0%)
5 or more persons	0 (0%)	0 (0%)	0 (0%)	10 (6%)
Total - Private households by household size	170	130	185	175
Number of persons in private households	300	270	380	355
Average household size	1.8	2.0	2.1	2.0

Table 471: Households by type

Private Households by Household Type	Thetis Island	CVRD	BC
One-census-family households	120 (69%)	24,665 (66%)	1,270,210 (62%)
Without children in a census family	85 (49%)	13,250 (36%)	571,815 (28%)

With children in a census family	35 (20%)	11,415 (31%)	698,400 (34%)
Multiple-census-family households	0 (0%)	1,020 (3%)	61,885 (3%)
Non-census-family households	60 (34%)	11,610 (31%)	709,745 (35%)
One-person households	50 (29%)	10,120 (27%)	600,425 (29%)
Two-or-more person non-census-family households	10 (6%)	1,485 (4%)	109,315 (5%)
Total - Private households by household type	175	37,290	2,041,830

Household Income

Table 472: Household Income (2020)

Household Income (2020)	Thetis Island		CVRD		BC	
	#	%	#	%	#	%
Under \$5,000	0	0%	325	1%	30,435	1%
\$5,000 to \$9,999	0	0%	140	0%	13,340	1%
\$10,000 to \$14,999	0	0%	295	1%	19,155	1%
\$15,000 to \$19,999	0	0%	635	2%	41,945	2%
\$20,000 to \$24,999	0	0%	1,585	4%	82,295	4%
\$25,000 to \$29,999	0	0%	1,250	3%	63,840	3%
\$30,000 to \$34,999	0	0%	1,335	4%	64,805	3%
\$35,000 to \$39,999	0	0%	1,455	4%	75,450	4%
\$40,000 to \$44,999	0	0%	1,655	4%	73,365	4%
\$45,000 to \$49,999	0	0%	1,535	4%	73,380	4%
\$50,000 to \$59,999	0	0%	3,040	8%	145,085	7%
\$60,000 to \$69,999	30	17%	2,795	7%	139,485	7%
\$70,000 to \$79,999	0	0%	2,690	7%	130,800	6%
\$80,000 to \$89,999	0	0%	2,450	7%	122,210	6%
\$90,000 to \$99,999	0	0%	2,270	6%	113,390	6%
\$100,000 to \$124,999	35	20%	4,280	11%	235,925	12%
\$125,000 to \$149,999	0	0%	3,195	9%	178,470	9%
\$150,000 to \$199,999	0	0%	3,810	10%	222,145	11%
\$200,000 and over	0	0%	2,550	7%	216,315	11%
Total - Household total income groups in 2021 for private households	175	100%	37,290	100%	2,041,830	100%
Under \$30,000	0	0%	4,230	11%	251,010	12%

\$30,000 to \$59,999	0	0%	9,020	24%	432,085	21%
\$60,000 to \$99,999	30	17%	10,205	27%	505,885	25%
\$100,000 and over	35	20%	13,835	37%	852,855	42%

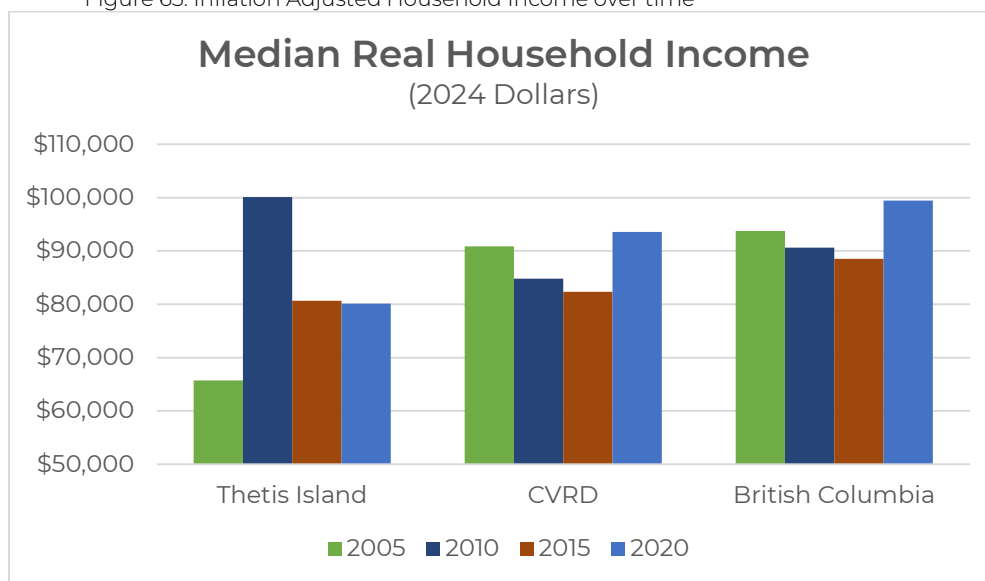
Table 473: Household Income by Household Type

Median Total Household Income (2020)				% of BC Med Income	
	Thetis Island	CVRD	BC	Thetis Island	CVRD
Economic families					
Couple-only family	\$75,000	\$86,000	\$93,000	81%	92%
Couple-with-children family	\$81,000	\$131,000	\$138,000	59%	95%
Lone-parent family		\$66,500	\$70,500	0%	94%
Family income	\$79,500	\$97,000	\$107,000	74%	91%
1-person households	\$37,600	\$39,600	\$43,200	87%	92%
2-or-more person households	\$79,500	\$98,000	\$108,000	74%	91%
Median household income	\$70,500	\$79,500	\$85,000	83%	94%

Figure 62: Income Over Time

Median Total Household Income Over Time				
	2005	2010	2015	2020
Nominal Income				
Thetis Island	\$43,711	\$72,400	\$63,766	\$68,500
CVRD	\$60,430	\$61,347	\$65,078	\$80,000
British Columbia	\$62,372	\$65,555	\$69,979	\$85,000
2024 Dollars (via Bank of Canada)				
Thetis Island	\$65,711	\$100,086	\$80,677	\$80,131
CVRD	\$90,844	\$84,806	\$82,337	\$93,584
British Columbia	\$93,764	\$90,623	\$88,537	\$99,433

Figure 63: Inflation Adjusted Household Income over time



Housing Stock

Table 474: Housing Stock Growth

Private Dwelling Types	Thetis Island		Ave. Annual Rate of Growth	CVRD		Ave. Annual Rate of Growth
	2016	2021		2016	2021	
Total private dwellings	384	460	3.68%	37,919	40,174	1.16%
Occupied by usual residents	178	224	4.70%	35,272	37,290	1.12%
Vacant dwellings or dwellings occupied by temporary residents	206	236	2.76%	2,647	2,884	1.73%

Table 475: Dwellings by Typology over time

Occupied Private Dwelling Units by Type	2006	2011	2016	2021	Change 2006-2021	% Change	2021 % composition
Total occupied private dwellings	170	130	185	175	5	3	
Single-detached house	150	125	175	160	10	7	91
Semi-detached, row house and duplex	0	0	0	0	0		0

Semi-detached or double house	0	0	0	0	0		0
Row house	0	0	0	0	0		0
Apartment/flat in a duplex	0	0	0	0	0		0
Apartment in a building that has five or more storeys	0	0	0	0	0		0
Apartment in a building that has fewer than five storeys	0	0	0	0	0		0
Movable dwelling	20	0	10	15	-5	-25	9

Table 476: Occupied Dwellings by number of bedrooms

Occupied Private Dwellings by No. of Bedrooms	2011	2011 (% of total)	2016	2016 (% of total)	2021	2021(% of total)
Total occupied private dwellings	135		185		175	
No bedrooms	0	0	10	5	0	0
1 bedroom	40	30	35	19	55	31
2 bedrooms	20	15	70	38	65	37
3 bedrooms	45	33	50	27	45	26
4 or more bedrooms	0	0	30	16	15	9

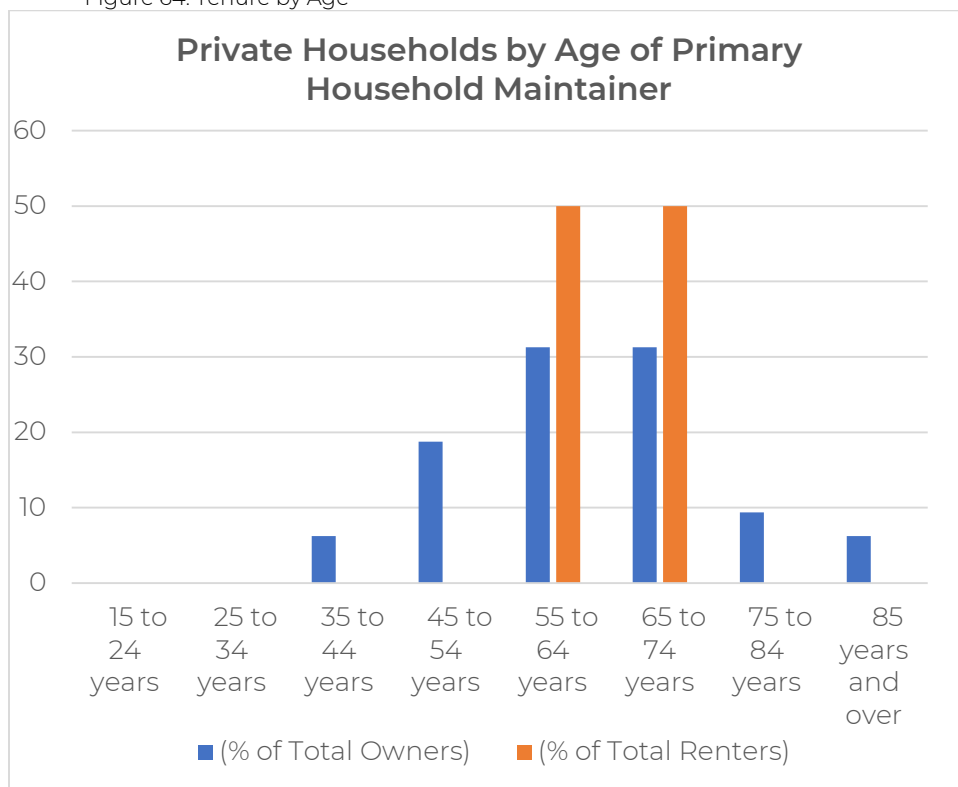
Tenure

Table 477: Dwellings by Tenure

Dwellings	2006	2011	2016	2021
Thetis Island				
Owners	155	125	160	160
Renters	15	0	25	20
Others (Band Housing)	0	0	0	0
Total occupied dwellings	170	130	185	175
Ownership Rate	91%	96%	86%	91%
CVRD				
Owners	24,840	26,575	27,255	29,375
Renters	6,210	6,290	7,805	530
Others (Band Housing)	220	300	210	7380
Total occupied dwellings	31,260	33,165	35,275	37,290
Ownership Rate	79%	80%	77%	79%
British Columbia				
Owners	1,145,050	1,234,710	1,279,025	1,363,185

Renters	494,000	525,000	599,360	669,455
Others (Band Housing)	4,105	4,925	3,590	9,190
Total occupied dwellings	1,643,145	1,764,630	1,881,965	2,041,830
Ownership Rate	70%	70%	68%	67%

Figure 64: Tenure by Age



Suitability & Adequacy

Table 478: Suitability

Suitability Standards	Thetis Island	CVRD	BC
Total - Private households by housing below standards	170	35,100	1,915,755
Below the suitability standard (not suitable)	0	785	86,655
% below the suitability standard (not suitable)	0	2	5

Table 479: Private Households by housing below adequacy standards (state of repair)

Private households by housing below standards	Thetis Island			CVRD		
	Total	Owner	Renter	Total	Owner	Renter
Total	170	155	15	35,100	28,150	6,945
Below the adequacy standard (major repairs needed)	0	0	0	1,440	1,075	355
% below the adequacy standard (major repairs needed)	0	0	0	4	4	5

Table 480: Dwellings by period of construction

Dwellings by Period of Construction	Total	% of total	Owner	% of total	Renter	% of total
Occupied private dwellings	175		160		20	
1960 or before	15	9	15	100	0	0
1961 to 1980	40	23	25	63	15	38
1981 to 1990	25	14	25	100	0	0
1991 to 2000	45	26	45	100	0	0
2001 to 2005	20	11	20	100	0	0
2006 to 2010	15	9	10	67	0	0
2011 to 2016	0	0	0		0	
2016 to 2021	15	9	15	100	0	0

Shelter costs to Income Ratios

Table 481: Household composition by Extreme Core Housing Need

Household Composition by Housing Standard	Total	Owner	Renter
Total private households by housing below standards	170	155	15
Household in extreme core housing need (STIR greater than 50% but less than 100%)	0	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 482: Core Housing Need by household size and tenure

Thetis Island, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Household not in core housing need	150	88	145	94	15	100
Household in core housing need	15	9	0	0	0	0
1 person household	0	0	0	0	0	0
2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 483: Households below affordability standard

Thetis Island, 2021	Total	Percentage	Owner	Percentage	Renter	Percentage
Total - Private households by housing below standards	170	100	155	100	15	100
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	12	0	0	0	0
1 person household	0	0	0	0	0	0

2 persons household	0	0	0	0	0	0
3 persons household	0	0	0	0	0	0
4 persons household	0	0	0	0	0	0
5 or more persons household	0	0	0	0	0	0

Table 484: Housing Affordability by jurisdiction

Thetis Island	Total	Owner	Renter
Total - Private households by housing below standards	170	155	15
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	20	0	0
% Below the affordability standard	12	0	0
CVRD	Total	Owner	Renter
Total - Private households by housing below standards	35,100	28,150	6,945
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	5,415	3,325	2,090
% Below the affordability standard	15	12	30
British Columbia	Total	Owner	Renter
Total - Private households by housing below standards	1,915,755	1,291,130	624,625
Below the affordability standard (Spending 30% or more of income on shelter costs but less than 100%)	385,570	199,355	186,215
% Below the affordability standard	20	15	30

Table 485: Core housing by tenure and household size

Core Housing by Tenure	Total	Owner	Renter
Household not in core housing need	150	145	15
Household in core housing need	15	0	0
1 person household	0	0	0
2 persons household	0	0	0
3 persons household	0	0	0
4 persons household	0	0	0
5 or more persons household	0	0	0

Table 486: Shelter costs by tenure

Thetis Island	Total	Owner	Renter
Average monthly shelter cost (\$)	\$ 910	\$ 900	\$ 1,000
CVRD			
Average monthly shelter cost (\$)	\$ 1,274	\$ 1,292	\$ 1,199
British Columbia			

Average monthly shelter cost (\$)	\$ 1,596	\$ 1,654	\$ 1,492
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Table 487: Shelter cost to income ratios

Shelter-cost-to-income ratios	Thetis Island	CVRD	BC
Owner and Tenant Households with Incomes > \$0 , in non-farm, non-reserve private dwellings by shelter-cost-to-income ratio	170	35,100	1,915,755
Spending <30% of Income on Shelter Costs	150	29,685	1,530,185
Spending 30% or more of Income on Shelter Costs	20	5,415	385,570
Owner Households in Non-Farm Non-Reserve Private Dwellings	150	28,630	1,353,695
Owner Households with a Mortgage	40	15,400	773,665
Owner Households Spending 30% or more of Income on Shelter Costs	0%	12%	15%
Average Monthly Shelter Costs for Owned Dwellings (\$)	\$900	\$1,292	\$1,654
Median Value of Dwellings (\$)	\$700,000	\$624,000	\$785,000
Tenant Households in Non-Farm Non-Reserve Private Dwellings	15	6,945	624,625
Tenant Households in Subsidized Housing	0.0%	10.2%	11.8%
Tenant Households Spending 30% or more of Income on Shelter Costs	0%	30%	30%
Average Monthly Shelter Costs for Rented Dwellings (\$)	\$1,000	\$1,199	\$1,492

Core Housing Need

Table 488: Core Housing Need over time

Core Housing Need				
	2006	2011	2016	2021
Unaffordable Housing (%)	16.7	30.8	11.8	11.8
Inadequate Housing (%)	23.3	0.0	0.0	0.0
Unsuitable Housing (%)	6.7	0.0	5.9	0.0
Core Housing Need (%)	22.6	0.0	8.6	8.8
Extreme Core Housing Need (%)	9.7	0.0	5.7	0.0
Number of Households In Core Need	35	0	15	15
Extreme Core Housing Need (Count)	15	0	10	0

Table 489: Comparative Core Housing Need

Core Housing Need									
Households	Thetis Island			CVRD			British Columbia		
	Total	Owners	Tenants	Total	Owners	Tenants	Total	Owners	Tenants
Total Households	170	155	15	35,100	28,150	6,945	1,915,755	1,291,130	624,625
Share	100%	91%	9%	100%	80%	20%	100%	67%	33%
Below Suitability Standard	-	-	-	785	445	330	86,655	36,330	50,325
Rate	0%	0%	0%	2%	2%	5%	5%	3%	8%
Below Adequacy Standard	-	-	-	1,440	1,075	355	74,035	49,250	24,785
Rate	0%	0%	0%	4%	4%	5%	4%	4%	4%
Below Affordability Standard	20	-	-	5,415	3,325	2,090	385,570	199,355	186,215
Rate	12%	0%	0%	15%	12%	30%	20%	15%	30%
Below All Three Standards	-	-	-	20	-	-	1,665	560	1,105
Rate	0%	0%	0%	0%	0%	0%	0%	0%	0%
In Core Housing Need	15	-	-	2,735	1,195	1,545	257,090	102,850	154,240
Rate	9%	0%	0%	8%	4%	22%	13%	8%	25%
Extreme Core Housing Need	-	-	-	1,650	985	670	134,625	64,795	69,825
Rate	0%	0%	0%	5%	3%	10%	7%	5%	11%

Table 490: Rental Housing by Household Size

Core Housing Need by Household Size			
	Total	Owners	Renters
Household in core housing need	15	-	-
1 person household	-	-	-
2 persons household	-	-	-
3 persons household	-	-	-
4 persons household	-	-	-
5 or more persons household	-	-	-

Housing Market Characteristics

Table 491: Monthly Shelter Cost of Rented Dwellings

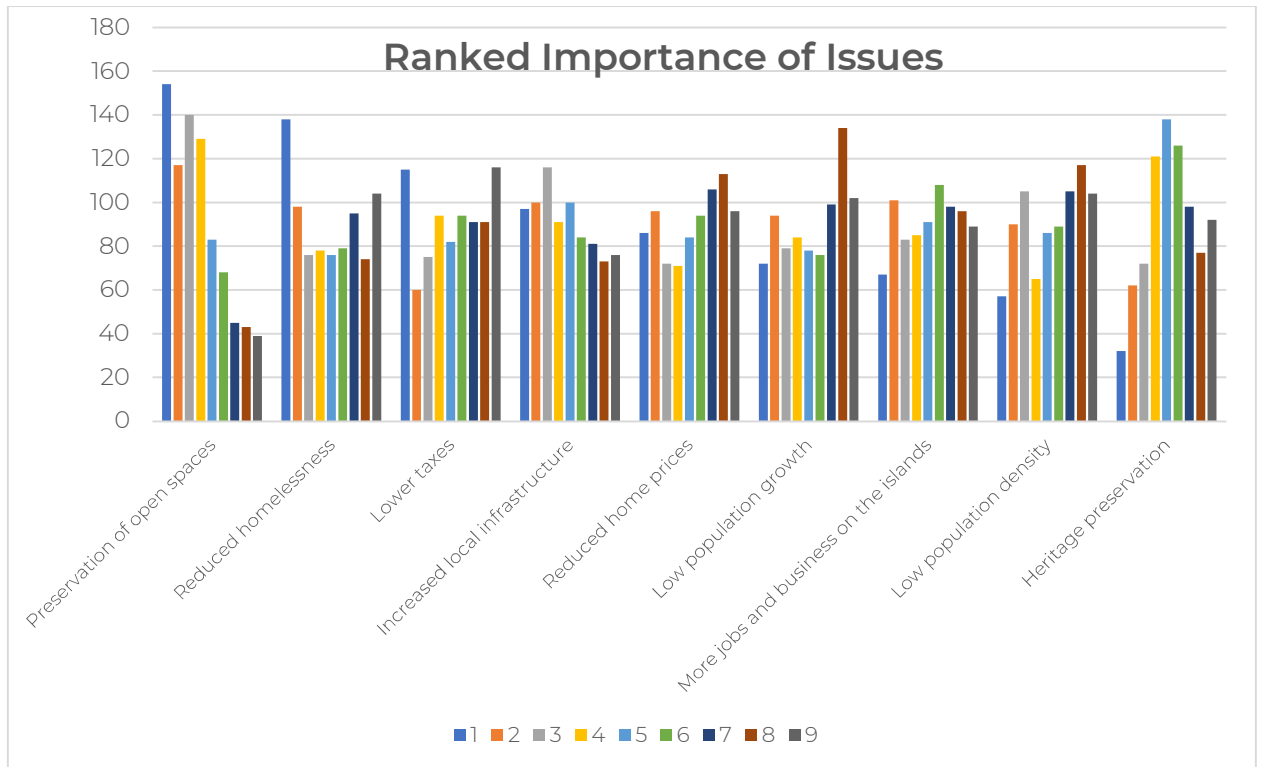
Rented Dwellings: Monthly Shelter Cost			
2021	Thetis Island	CVRD	BC
Median	\$ -	\$ 1,090	\$ 1,370
Average	\$ 1,000	\$ 1,199	\$ 1,492
2016- Average	\$ -	\$ 940	\$ 1,149
2011- Average	\$ -	\$ 927	\$ 1,075
2006-Average	\$ 74	\$ 792	\$ 980
Percentage Increase 2006-2021	1251%	51%	52%

Appendix 2: Islands Trust Community Survey

Islands Trust residents were surveyed by the Islands Trust in early 2025. This survey produced relatively high-quality results including 893 responses covering all areas. This survey should not be understood as a scientific survey, but rather as an opportunity for residents to participate and express their views and share distributed community knowledge.

The survey responses are reproduced below, however some themes emerged from analysis suggesting where survey-takers are at.

A key consideration was the ranking of goals, which can help guide policy makers in weighting often conflicting public inputs and desires.



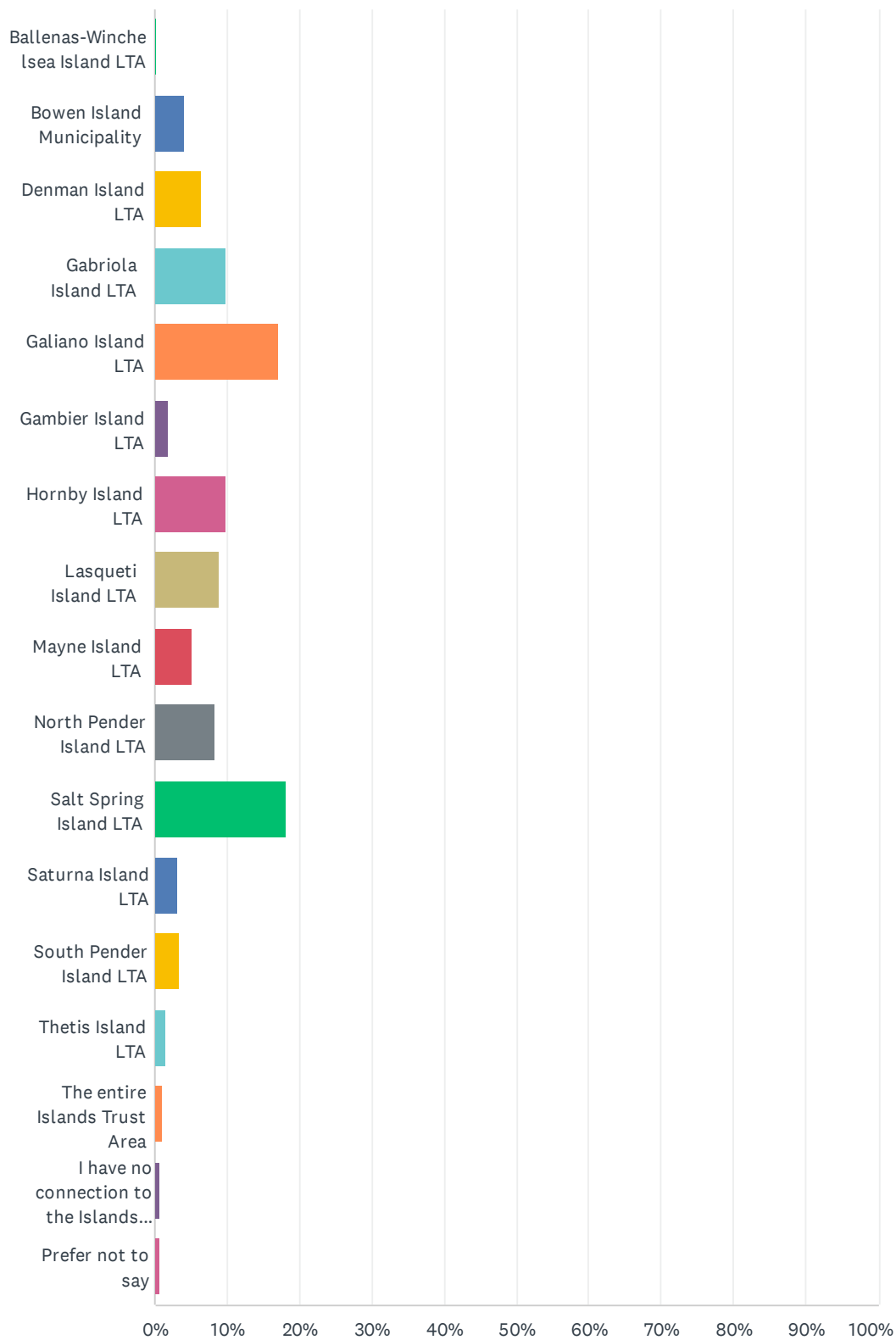
The goal most ranked first was preservation of open space, as well as the most common second, third, and fourth rank. Heritage preservation, followed by low population density and 'more jobs and businesses' were the least first-ranked

goals. While 'Lower Taxes' was the third most first-ranked goal, it was also the most bottom ranked goal, followed by reduced homelessness and low population density. Reduction of homelessness was a highly rated priority, and this showed in engagement with stakeholders where homelessness (especially near homelessness

Q1 The Islands Trust Area is made up of 13 local trust areas (LTA) and Bowen Island Municipality. Which one do you feel most connected with?

Answered: 893 Skipped: 0

Islands Trust Housing Needs Survey 2025

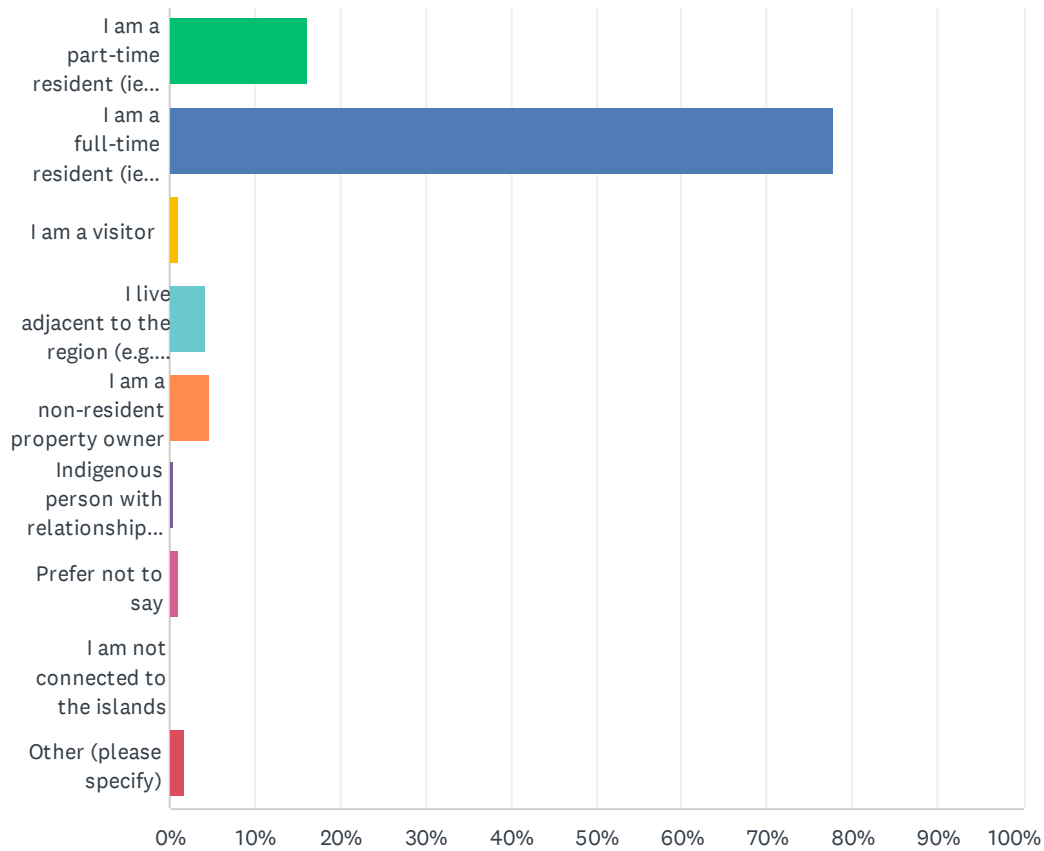


Islands Trust Housing Needs Survey 2025

ANSWER CHOICES	RESPONSES	
Ballenas-Winchelsea Island LTA	0.11%	1
Bowen Island Municipality	4.03%	36
Denman Island LTA	6.38%	57
Gabriola Island LTA	9.85%	88
Galiano Island LTA	17.02%	152
Gambier Island LTA	2.02%	18
Hornby Island LTA	9.74%	87
Lasqueti Island LTA	8.96%	80
Mayne Island LTA	5.04%	45
North Pender Island LTA	8.40%	75
Salt Spring Island LTA	18.03%	161
Saturna Island LTA	3.25%	29
South Pender Island LTA	3.47%	31
Thetis Island LTA	1.46%	13
The entire Islands Trust Area	1.12%	10
I have no connection to the Islands Trust Area	0.56%	5
Prefer not to say	0.56%	5
TOTAL		893

Q2 The Islands Trust Area occupies almost 5,200 square kilometers within the Salish Sea. What is your connection to the islands? Check as many as apply:

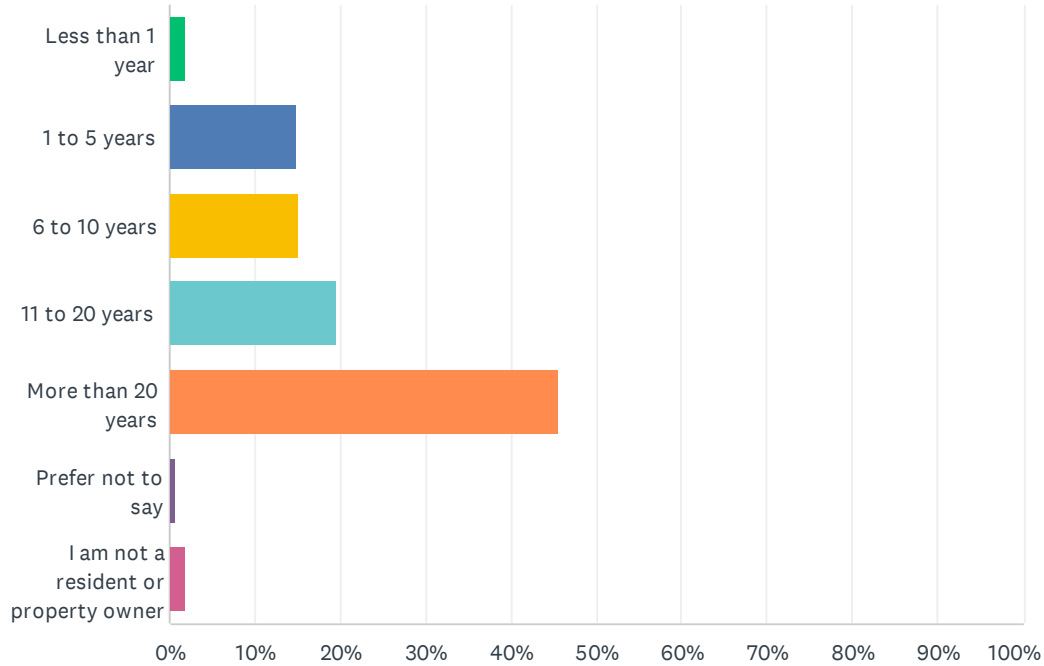
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
I am a part-time resident (ie. less than 6 months per year)	16.24%	145
I am a full-time resident (ie. more than 6 months per year)	77.83%	695
I am a visitor	1.01%	9
I live adjacent to the region (e.g. on Vancouver Island or mainland BC)	4.26%	38
I am a non-resident property owner	4.70%	42
Indigenous person with relationships to islands in the Trust Area	0.34%	3
Prefer not to say	1.12%	10
I am not connected to the islands	0.00%	0
Other (please specify)	1.79%	16
Total Respondents: 893		

Q3 If you are a resident or property owner, how long have you lived in, or owned, a property in the Islands Trust Area?

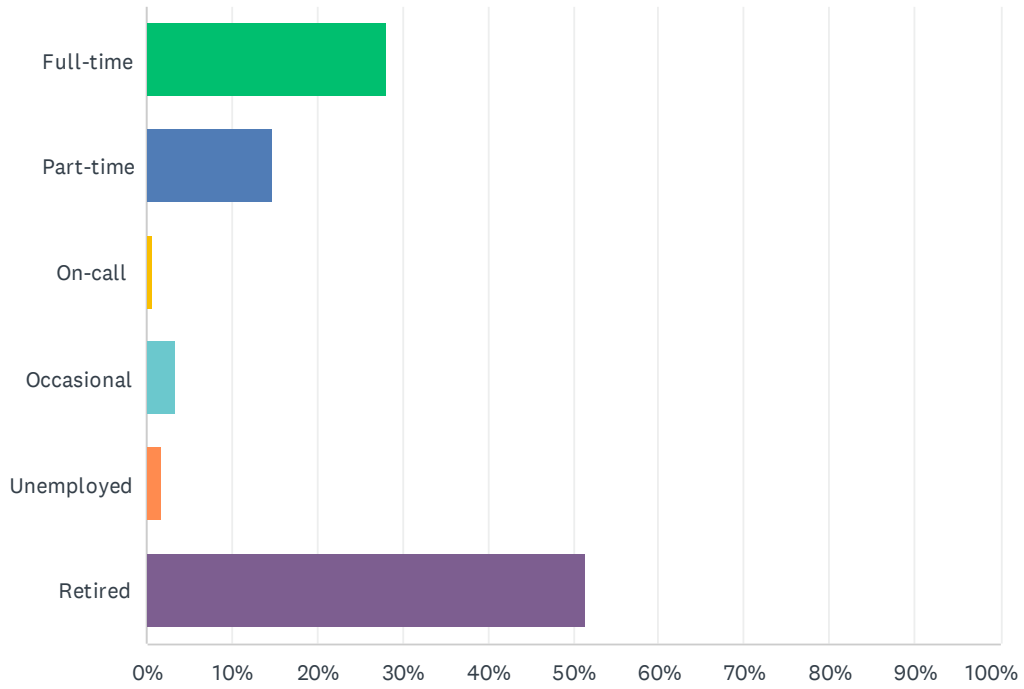
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 1 year	1.90%	17
1 to 5 years	15.01%	134
6 to 10 years	15.12%	135
11 to 20 years	19.71%	176
More than 20 years	45.58%	407
Prefer not to say	0.67%	6
I am not a resident or property owner	2.02%	18
TOTAL		893

Q4 What is your employment status?

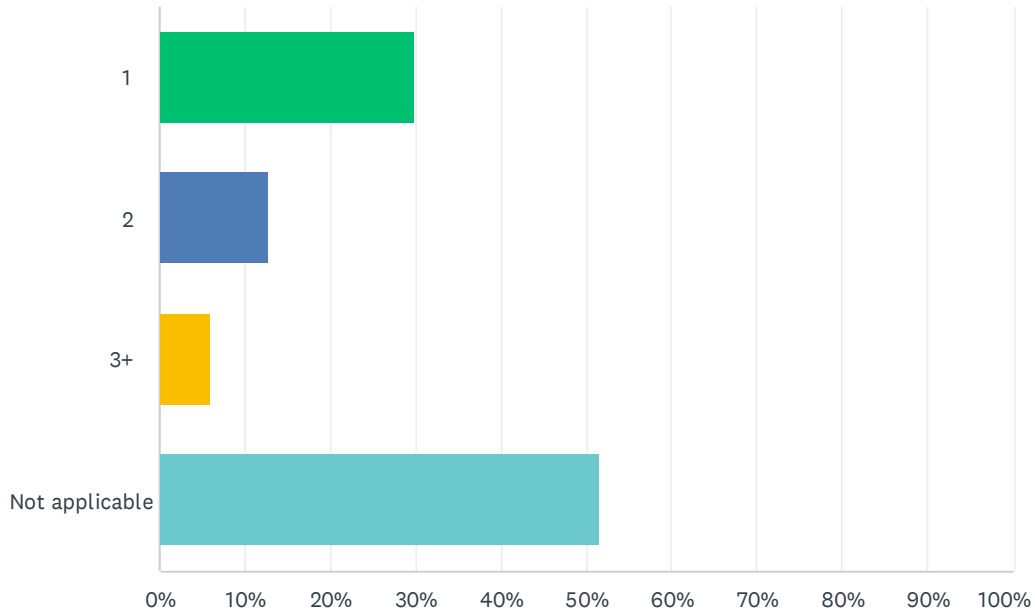
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Full-time	28.22%	252
Part-time	14.78%	132
On-call	0.56%	5
Occasional	3.47%	31
Unemployed	1.68%	15
Retired	51.29%	458
TOTAL		893

Q5 How many jobs do you have?

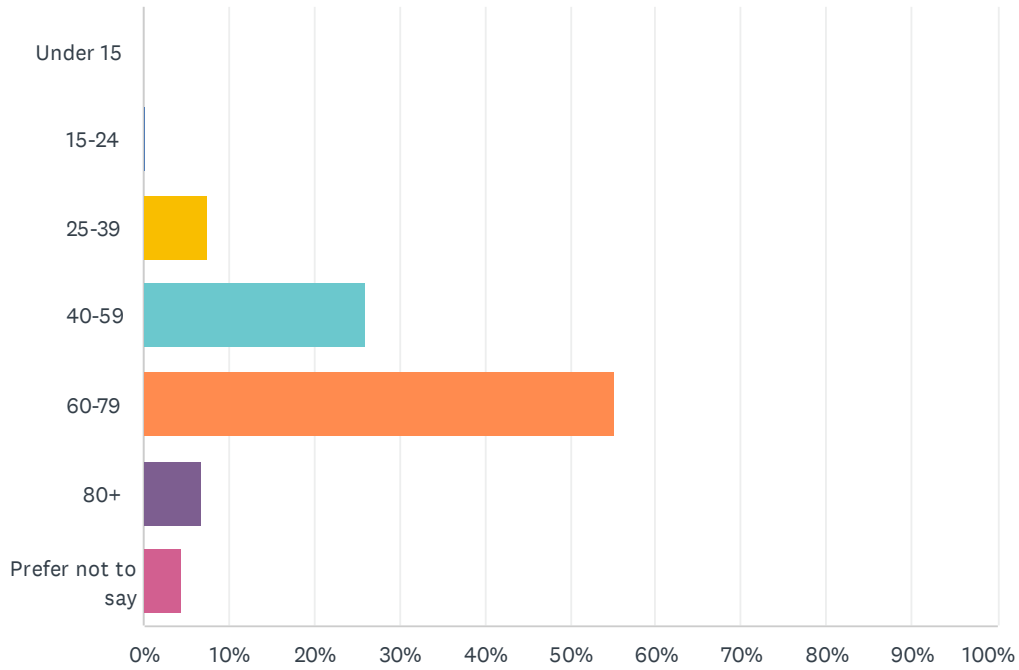
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
1	29.79%	266
2	12.77%	114
3+	5.94%	53
Not applicable	51.51%	460
TOTAL		893

Q6 Please indicate your age:

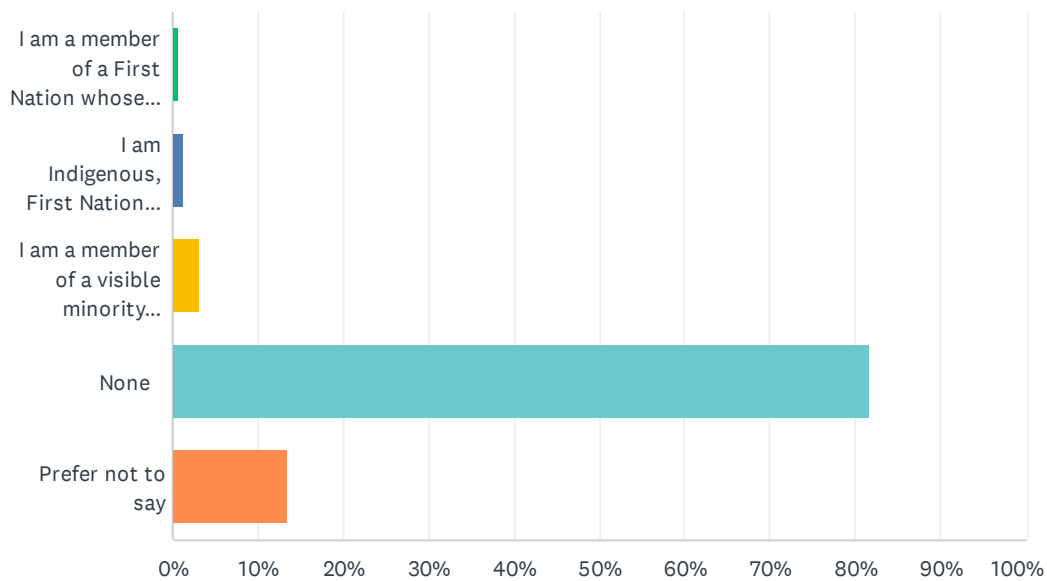
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Under 15	0.00%	0
15-24	0.11%	1
25-39	7.50%	67
40-59	25.98%	232
60-79	55.21%	493
80+	6.72%	60
Prefer not to say	4.48%	40
TOTAL		893

Q7 Please indicate if you identify with one of these groups:

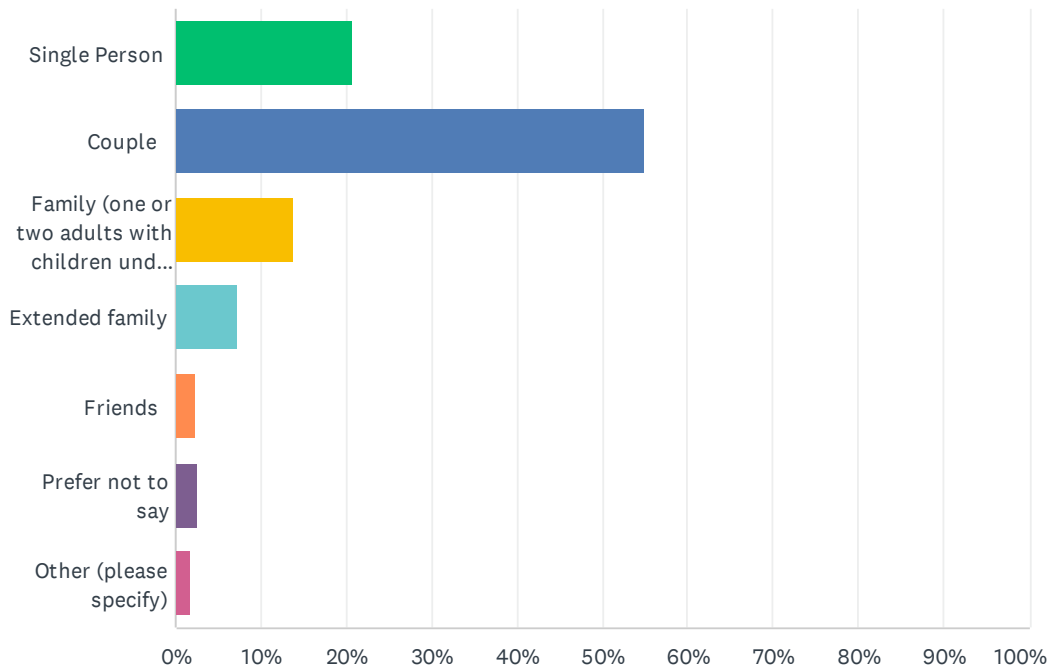
Answered: 868 Skipped: 25



ANSWER CHOICES	RESPONSES	
I am a member of a First Nation whose territory includes islands in the Islands Trust Area	0.69%	6
I am Indigenous, First Nation, Metis, or Inuit	1.27%	11
I am a member of a visible minority group According to the Employment Equity Act, members of a visible minority are people in Canada (other than Indigenous peoples) who are non-white in colour or non-Caucasian in race, regardless of their place of birth or citizenship.	3.11%	27
None	81.57%	708
Prefer not to say	13.36%	116
TOTAL		868

Q8 How would you describe your household? Select all that apply.

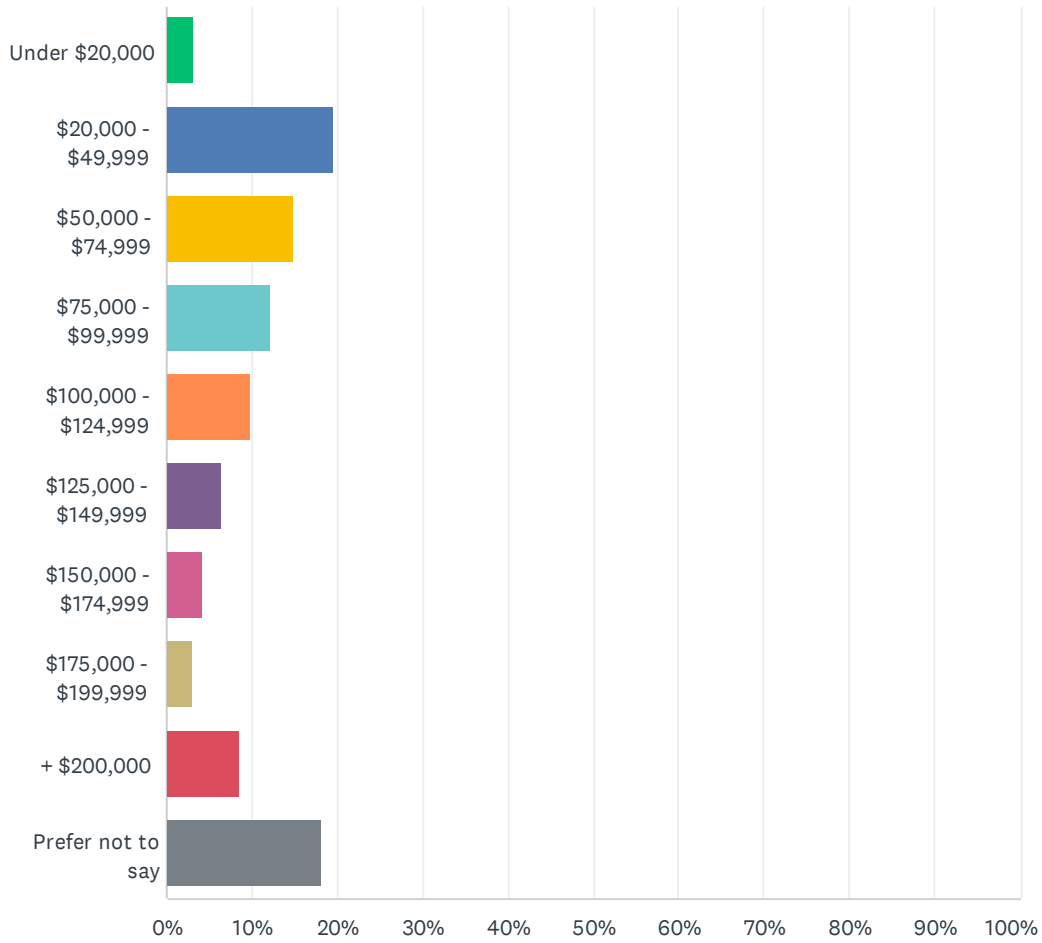
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Single Person	20.60%	184
Couple	54.98%	491
Family (one or two adults with children under 18)	13.89%	124
Extended family	7.28%	65
Friends	2.35%	21
Prefer not to say	2.58%	23
Other (please specify)	1.68%	15
Total Respondents: 893		

Q9 Which of the following categories best describes your total household income per year before taxes?

Answered: 893 Skipped: 0

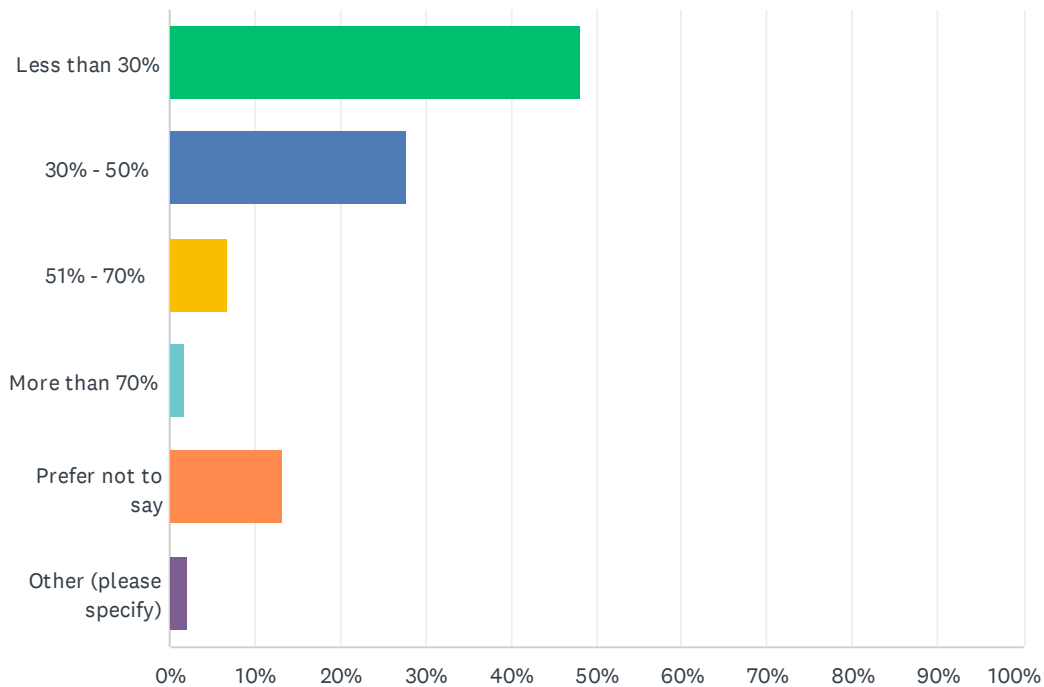


Islands Trust Housing Needs Survey 2025

ANSWER CHOICES	RESPONSES	
Under \$20,000	3.25%	29
\$20,000 - \$49,999	19.71%	176
\$50,000 - \$74,999	15.01%	134
\$75,000 - \$99,999	12.21%	109
\$100,000 - \$124,999	9.74%	87
\$125,000 - \$149,999	6.38%	57
\$150,000 - \$174,999	4.26%	38
\$175,000 - \$199,999	2.91%	26
+ \$200,000	8.51%	76
Prefer not to say	18.03%	161
TOTAL		893

Q10 What percent of total income do you pay for housing? Renters: what percent of your total income before taxes is paid to monthly rent and utilities. Homeowners: what percent of your total income before taxes covers your mortgage + property tax + insurance + strata fees + utilities.

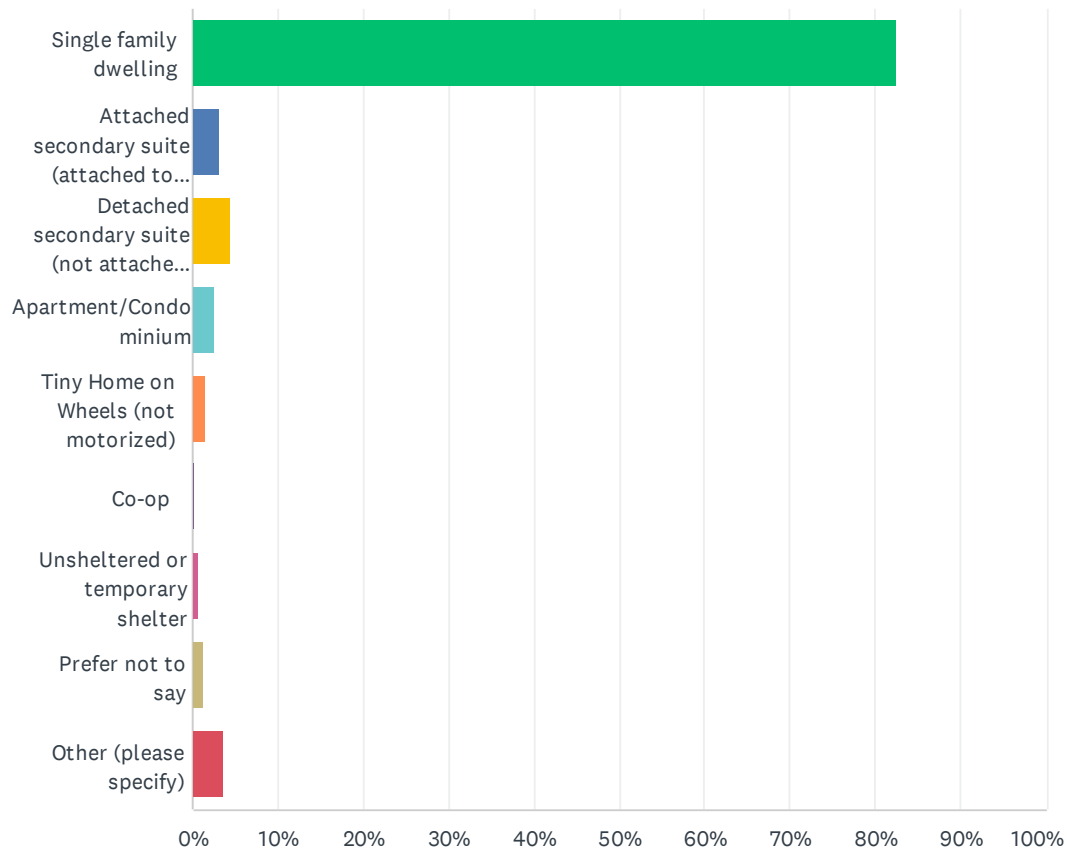
Answered: 893 Skipped: 0



ANSWER CHOICES	RESPONSES	
Less than 30%	48.26%	431
30% - 50%	27.77%	248
51% - 70%	6.72%	60
More than 70%	1.79%	16
Prefer not to say	13.33%	119
Other (please specify)	2.13%	19
TOTAL		893

Q11 How would you describe your current living situation?

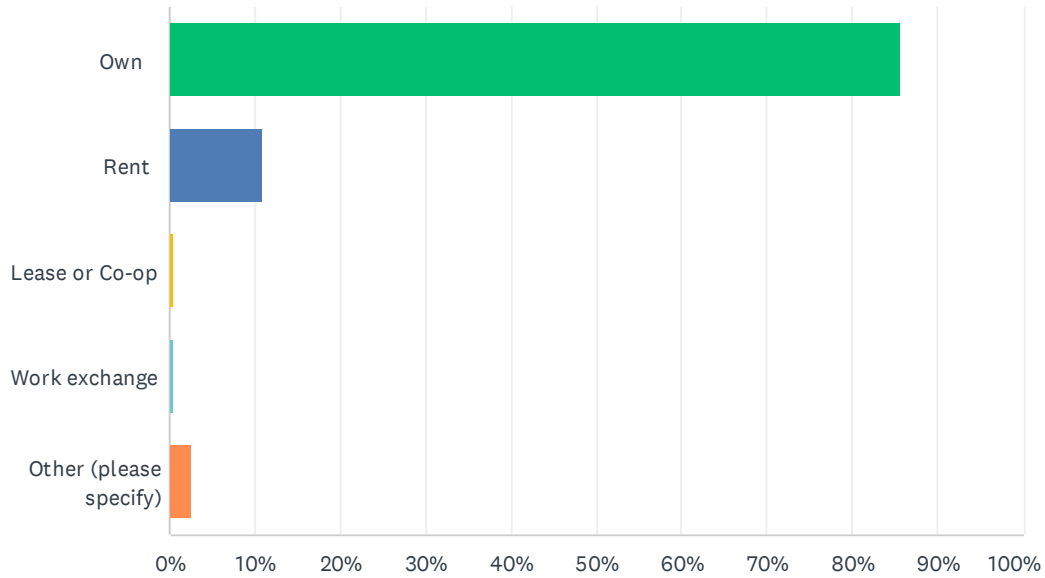
Answered: 831 Skipped: 62



ANSWER CHOICES	RESPONSES	
Single family dwelling	82.43%	685
Attached secondary suite (attached to, or within a single family dwelling)	3.25%	27
Detached secondary suite (not attached to single family dwelling, like a cottage, cabin, detached garage)	4.45%	37
Apartment/Condominium	2.53%	21
Tiny Home on Wheels (not motorized)	1.56%	13
Co-op	0.12%	1
Unsheltered or temporary shelter	0.72%	6
Prefer not to say	1.32%	11
Other (please specify)	3.61%	30
TOTAL		831

Q12 Do you rent or own your home?

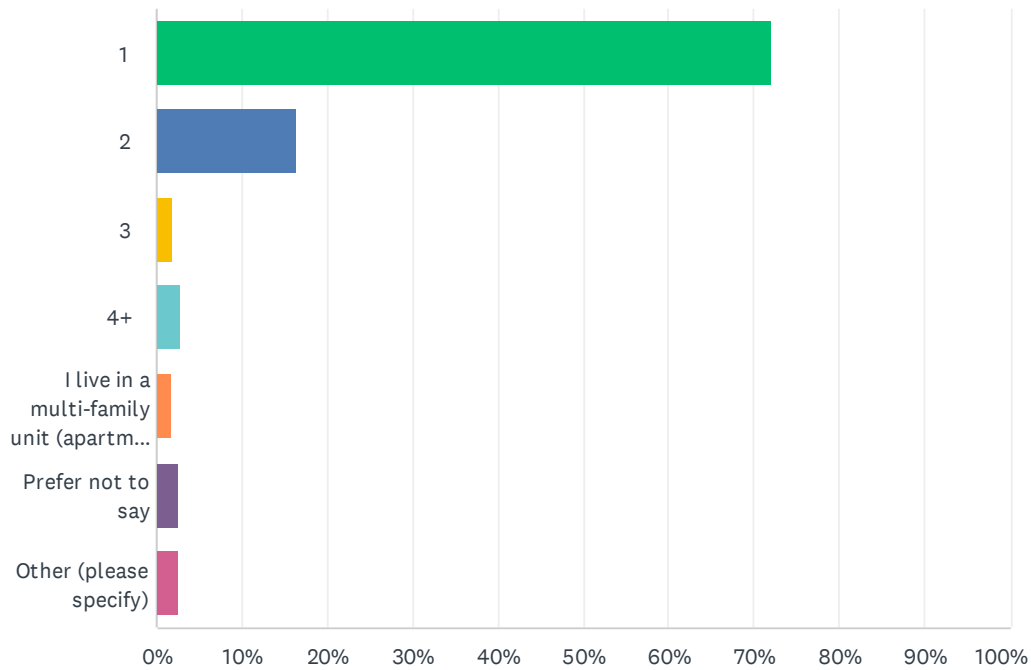
Answered: 831 Skipped: 62



ANSWER CHOICES	RESPONSES	
Own	85.68%	712
Rent	10.83%	90
Lease or Co-op	0.36%	3
Work exchange	0.48%	4
Other (please specify)	2.65%	22
TOTAL		831

Q13 How many households exist on the property where you live?

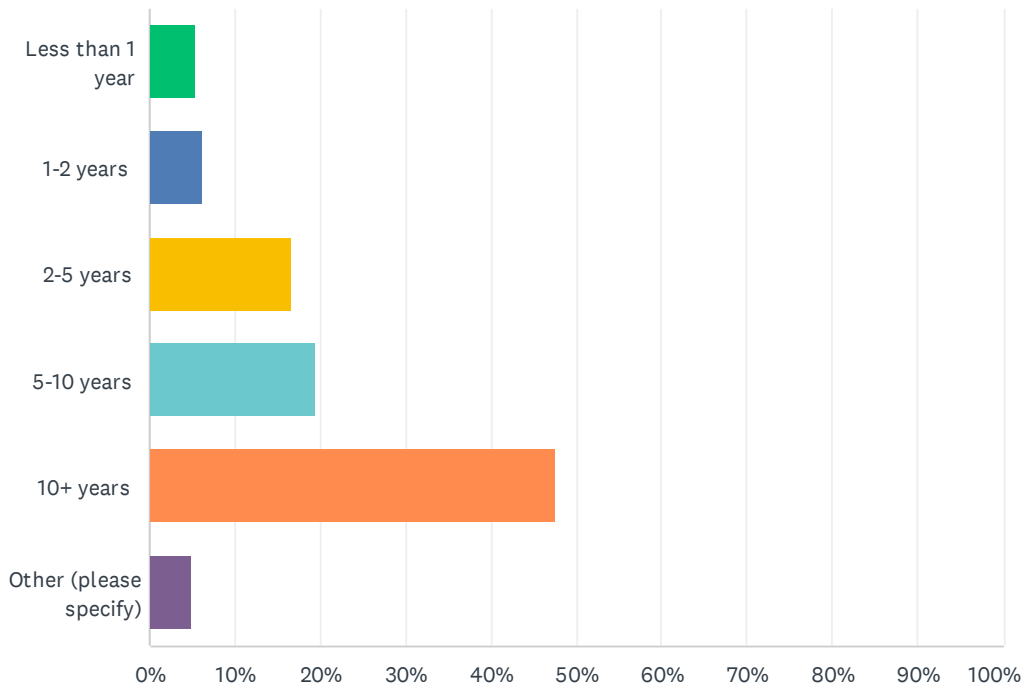
Answered: 831 Skipped: 62



ANSWER CHOICES	RESPONSES	
1	72.08%	599
2	16.37%	136
3	1.93%	16
4+	2.77%	23
I live in a multi-family unit (apartment building, townhouse)	1.68%	14
Prefer not to say	2.65%	22
Other (please specify)	2.53%	21
TOTAL		831

Q14 How long have you lived in your current home?

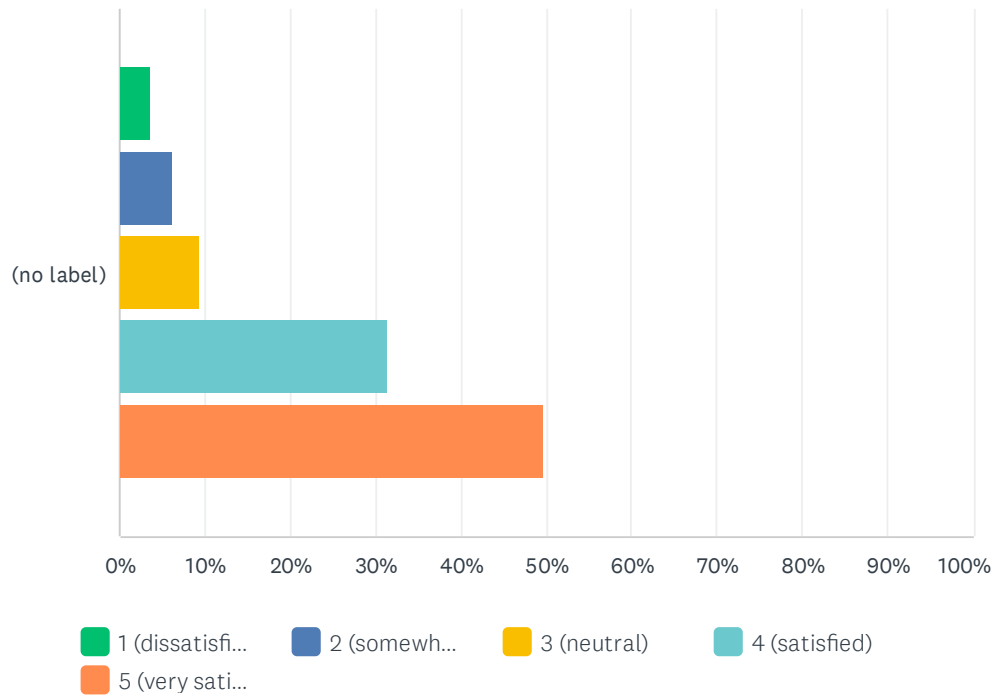
Answered: 831 Skipped: 62



ANSWER CHOICES	RESPONSES	
Less than 1 year	5.42%	45
1-2 years	6.14%	51
2-5 years	16.73%	139
5-10 years	19.37%	161
10+ years	47.53%	395
Other (please specify)	4.81%	40
TOTAL		831

Q15 On a scale of 1-5, how would you rate where you are living now?

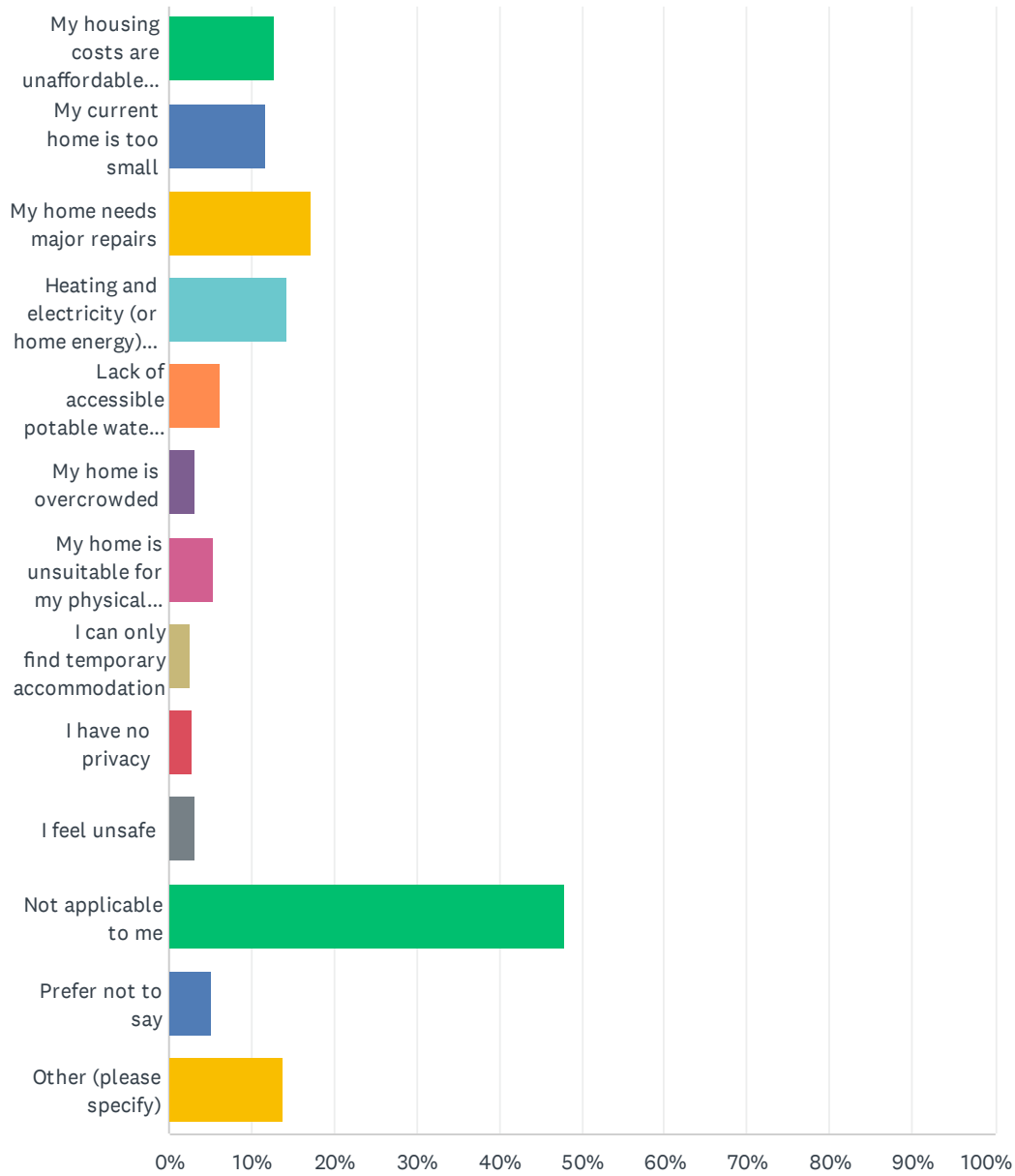
Answered: 821 Skipped: 72



	1 (DISSATISFIED)	2 (SOMEWHAT DISSATISFIED)	3 (NEUTRAL)	4 (SATISFIED)	5 (VERY SATISFIED)	TOTAL	WEIGHTED AVERAGE
(no label)	3.53% 29	6.21% 51	9.38% 77	31.30% 257	49.57% 407	821	4.17

Q16 If applicable, what are the reasons for your current living situation not meeting your needs? (Select all that apply)

Answered: 644 Skipped: 249

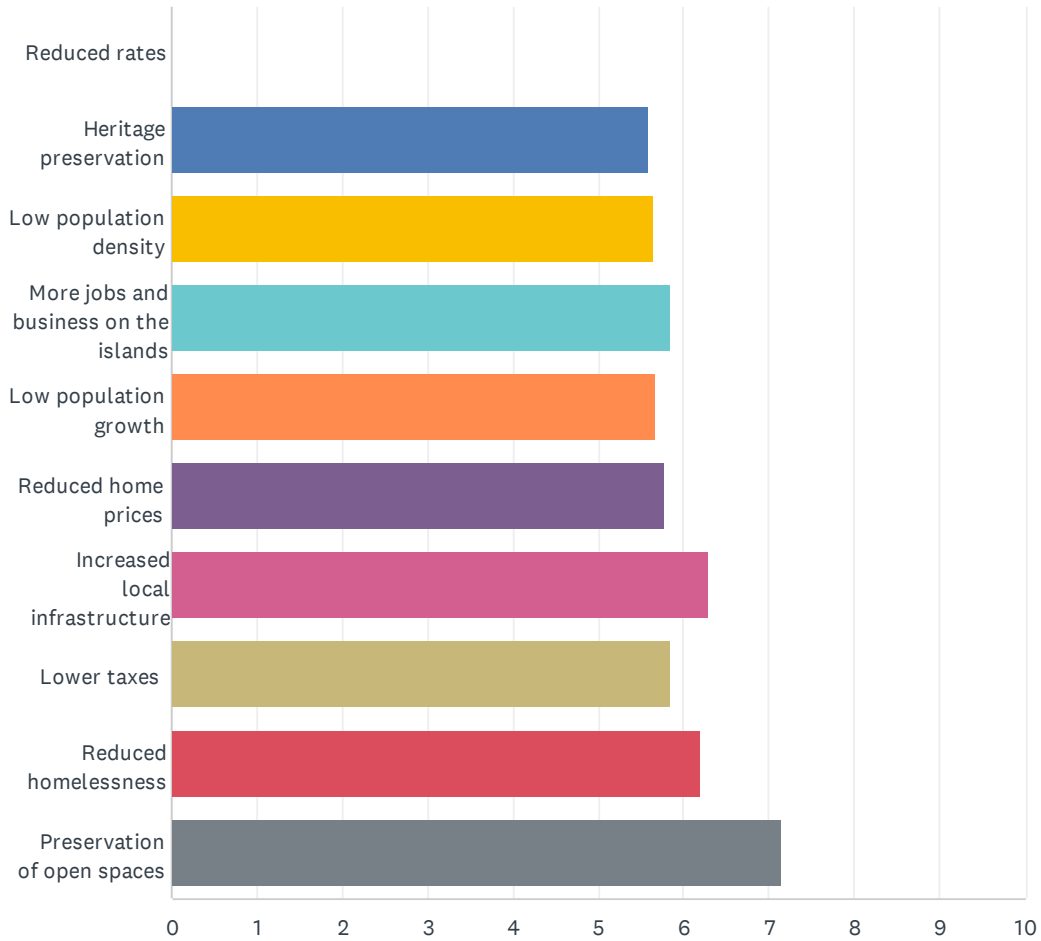


Islands Trust Housing Needs Survey 2025

ANSWER CHOICES	RESPONSES	
My housing costs are unaffordable (renting or owning)	12.89%	83
My current home is too small	11.80%	76
My home needs major repairs	17.24%	111
Heating and electricity (or home energy) issues	14.29%	92
Lack of accessible potable water and/or septic disposal	6.21%	40
My home is overcrowded	3.11%	20
My home is unsuitable for my physical needs	5.28%	34
I can only find temporary accommodation	2.64%	17
I have no privacy	2.80%	18
I feel unsafe	3.11%	20
Not applicable to me	47.98%	309
Prefer not to say	5.12%	33
Other (please specify)	13.82%	89
Total Respondents: 644		

Q17 Please rank the following goals that you think should be pursued by local government (drag and drop the options):

Answered: 818 Skipped: 75



Islands Trust Housing Needs Survey 2025

	1	2	3	4	5	6	7	8	9	10	TOTAL
Reduced rates	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0.00% 0	0
Heritage preservation	3.91% 32	7.58% 62	8.80% 72	14.79% 121	16.87% 138	15.40% 126	11.98% 98	9.41% 77	11.25% 92	0.00% 0	818
Low population density	6.97% 57	11.00% 90	12.84% 105	7.95% 65	10.51% 86	10.88% 89	12.84% 105	14.30% 117	12.71% 104	0.00% 0	818
More jobs and business on the islands	8.19% 67	12.35% 101	10.15% 83	10.39% 85	11.12% 91	13.20% 108	11.98% 98	11.74% 96	10.88% 89	0.00% 0	818
Low population growth	8.80% 72	11.49% 94	9.66% 79	10.27% 84	9.54% 78	9.29% 76	12.10% 99	16.38% 134	12.47% 102	0.00% 0	818
Reduced home prices	10.51% 86	11.74% 96	8.80% 72	8.68% 71	10.27% 84	11.49% 94	12.96% 106	13.81% 113	11.74% 96	0.00% 0	818
Increased local infrastructure	11.86% 97	12.22% 100	14.18% 116	11.12% 91	12.22% 100	10.27% 84	9.90% 81	8.92% 73	9.29% 76	0.00% 0	818
Lower taxes	14.06% 115	7.33% 60	9.17% 75	11.49% 94	10.02% 82	11.49% 94	11.12% 91	11.12% 91	14.18% 116	0.00% 0	818
Reduced homelessness	16.87% 138	11.98% 98	9.29% 76	9.54% 78	9.29% 76	9.66% 79	11.61% 95	9.05% 74	12.71% 104	0.00% 0	818
Preservation of open spaces	18.83% 154	14.30% 117	17.11% 140	15.77% 129	10.15% 83	8.31% 68	5.50% 45	5.26% 43	4.77% 39	0.00% 0	818

Q18 Is there anything else you would like to tell us?

Answered: 369 Skipped: 524